

RESCINDED

OCC Bulletin 2010-12 | March 11, 2010

Replaced - Refer to OCC News Release 2016-82:
“Agencies Release Final Revisions to Interagency
Questions and Answers Regarding Community
Reinvestment”

Community Reinvestment Act: 2010 Interagency Questions and Answers

To

Chief Executive Officers and Compliance Officers of All National Banks, Department and Division Heads, All Examining Personnel, and Other Interested Parties

The guidance attached to this bulletin continues to apply to federal savings associations.

The Office of the Comptroller of the Currency, along with the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision (the agencies) recently adopted updated “Interagency Questions and Answers Regarding Community Reinvestment” (2010 Interagency Questions and Answers) that provide additional guidance regarding the Community Reinvestment Act (CRA) regulations. This update supersedes all previously published Interagency Questions and Answers.

The 2010 Interagency Questions and Answers include one new question and answer, substantive revisions to two existing questions and answers, and a technical edit to one question and answer. The new question and answer provides examples of ways an institution could determine that its community services are targeted to low- and moderate-income individuals. The agencies adopted substantive revisions to allow pro-rata consideration for certain activities related to the provision of mixed-income housing. The agencies also adopted a substantive revision to the question and answer that addresses the reporting requirements for community development loans. Finally, the agencies adopted a technical edit to the question and answer that provides examples of CRA “other loan data.”

You may direct any questions to your supervisory office or OCC Compliance Division (202) 649-5470.

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Ann F. Jaedicke

Deputy Comptroller for Compliance Policy

Related Links

- [Questions and Answers](#)

Topic(s): ■ [COMMUNITY REINVESTMENT ACT \(CRA\)](#)