Evaluating a Large or Intermediate Bank’s Retail Lending Test Performance

Proposed Approach for Distribution Metrics in an Assessment Area

Step 1: Retail Lending Test for Large and Intermediate Banks

The agencies would calculate the performance score for each major product line in two major components: the geographic distribution metrics and the borrower distribution metrics. The agencies have proposed that banks be evaluated based on retail lending in the assessment areas and individual bank performance data. Banks would be evaluated based on the retail lending dollar volume into the proposed Retail Lending Test. For the full text of the interagency Notice of Proposed Rulemaking for the CRA regulations, see 87 Fed. Reg. 33,884 (June 3, 2022) at

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Step 2: Retail Lending Test for Large and Intermediate Banks

The agencies would assign a performance score to the geographic distribution metrics and the borrower distribution metrics. The agencies would evaluate large banks using each of the product lines and retail lending dollar volume into the geographic distribution metrics and borrower distribution metrics.

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Step 3: Retail Lending Test for Large and Intermediate Banks

The agencies would assign a performance score to the geographic distribution metrics and the borrower distribution metrics. The agencies would evaluate large banks using each of the product lines and retail lending dollar volume into the geographic distribution metrics and borrower distribution metrics.

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Step 4: Retail Lending Test for Large and Intermediate Banks

The agencies would assign a performance score to the geographic distribution metrics and the borrower distribution metrics. The agencies would evaluate large banks using each of the product lines and retail lending dollar volume into the geographic distribution metrics and borrower distribution metrics.

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Step 5: Retail Lending Test for Large and Intermediate Banks

The agencies would assign a performance score to the geographic distribution metrics and the borrower distribution metrics. The agencies would evaluate large banks using each of the product lines and retail lending dollar volume into the geographic distribution metrics and borrower distribution metrics.

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