

COMMUNITY REINVESTMENT ACT INFORMATION SHEET

****DISCLOSURE STATEMENT****

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

Content of CRA Disclosure Statements

The Disclosure Statement may contain up to eight tables as follows:

TABLE 1-1 Small Business Loans by County - Originations

TABLE 1-2 Small Business Loans by County - Purchases

TABLE 2-1 Small Farm Loans by County - Originations

TABLE 2-2 Small Farm Loans by County - Purchases

TABLE 3 Assessment Area/Non-Assessment Area Activity - Small Business Loans

TABLE 4 Assessment Area/Non-Assessment Area Activity - Small Farm Loans

TABLE 5 Community Development/Consortium Third-Party Activity

TABLE 6 Assessment Area(s) by Tract

In addition, the Disclosure Statement will contain a Notes Table (N-1) and an Error Status Information table (E-1). An institution's disclosure statement will only contain records that are free of validity errors. The Federal Reserve Board provides an error report to institutions whose data contains validity errors. These institutions are expected to return an error-free submission of their data prior to the release of the data to the public. Errors that remain at the time the data are released will be displayed on the Error Status table.

Public Availability

The Community Reinvestment Act requires that the CRA Disclosure Statement be made available to the public as part of an institution's CRA public file. The entire disclosure statement must be available at the main office and, if an interstate institution, at one branch office in each state within three business days of its receipt from the Federal Reserve Board. In addition, a report must be made available at a branch office within five calendar days of a request being made at that branch.

Notice of Availability

Lending institutions are required to post a notice in the public lobby of their offices informing the public of the availability of the CRA public file. Suggested text for the poster is provided in the appendix to the regulation.

Question

If you have any questions about the Disclosure Statements or MSA Aggregate tables, contact the CRA Assistance Line at **(202) 872-7584** or send an e-mail to **crahelp@frb.gov**.