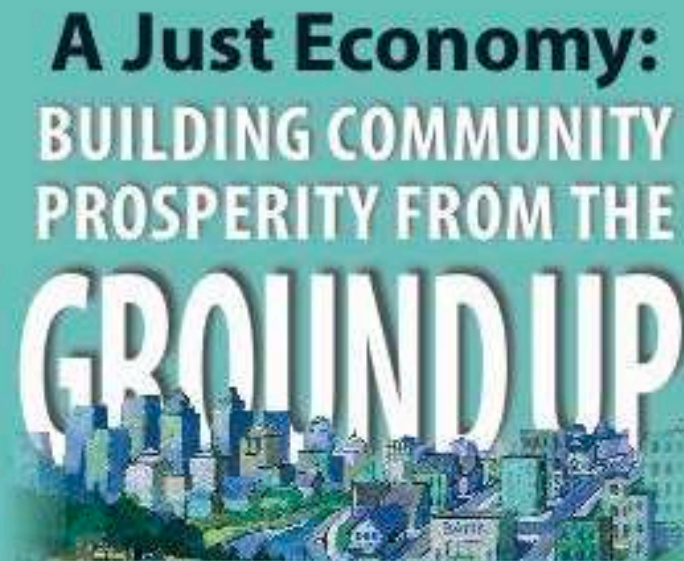


Data Drives the Movement for Economic Justice
Archana Pradhan, Senior Research Analyst, NCRC
March 20, 2013



www.ncrc.org/conference/

Why data?

- To uncover the trend
 - Who is lending in your community?
 - Are they equitably originating mortgages throughout your community?
 - Is the institution's mortgage pricing non-discriminatory?
- Affecting Policies & Procedures
 - Commenting on CRA exams and merger applications
 - Increase lending to minorities, women, and low- and moderate-income borrowers
 - Help lenders identify emerging markets and reduce lending disparities

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Publically available data

- HMDA data
- Small Business data
- Bank Branch data

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HMDA data

The Home Mortgage Disclosure Act (HMDA) was passed by Congress in 1975 and the rule-writing authority was transferred to the Consumer Financial Protection Bureau (CFPB) in 2011. This regulation has three purposes:

- 1) Help determine whether financial institutions are serving the housing needs of their communities
- 2) Assist public officials in distributing public-sector investment so as to attract private sector investment to areas where it is needed
- 3) To assist in identifying possible discriminatory lending patterns and enforcing anti-discrimination statutes.

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What is in the HMDA Data?

- Loan Information
 - What action was taken on the loan application
 - Info on pre-approval and denial
 - Dollar amount of loan
 - Loan type
 - Purpose of loan
 - Pricing data for high-cost loans
 - Lien status is indicated
 - Purchasers of loans
 - Reporting if loans are covered by HOEPA
 - Reporting institution

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HMDA Data-After Dodd-Frank bill

- Age of borrower
- Credit score
- Property value
- Total points and fees paid at origination
- ARM- by term in months for any introductory period after which rate changes
- Negative amortization - Any terms allowing borrower to make payments that are not fully amortizing
- Channel through which application was made, including retail, broker, and other categories
- And more....

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How to get HMDA Data?

- HMDA data (for calendar years 1999-2011) available on the Federal Financial Institutions Examination Council (FFIEC) web page
- HMDA data can be pulled in 3 ways:
 - 1) All Lenders Aggregates by MSA
 - 2) Individual Lender Disclosures by MSA
 - 3) All Lenders National Aggregates

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Where to Get HMDA

➤ Step 1: Go to the FFIEC website: www.ffiec.gov

The screenshot shows the FFIEC website homepage. The browser address bar displays "http://www.ffiec.gov". The page features a navigation menu on the left with categories like "About the FFIEC", "Consumer Compliance", and "Consumer Help Center". A central banner reads "Welcome to the Federal Financial Institutions Examination Council's (FFIEC) Web Site." Below this, a "FFIEC Council" section contains a "SPAM/Phishing Alert" and a paragraph describing the Council's role. A yellow arrow points to the "HMDA" link in the "Consumer Compliance" sub-menu. The right side of the page has several informational boxes, including "Consumer Help Center", "Financial Institution Info", "Examiner Education", and "Supervisory Info". The footer states "Maintained by the FFIEC. For suggestions regarding this site, Contact Us. Last Modified: 02/22/2013 2:59 PM".

FFIEC FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
Promoting uniformity and consistency in the supervision of financial institutions

Home | Site Index | Disclaimer | Privacy Policy | PDF Help

Consumer Compliance

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- [CRA](#)
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- ▶ [BSA/AML InfoBase](#)
(Bank Secrecy Act/Anti-Money Laundering)
- ▶ [IT Handbook InfoBase](#)
- ▶ [LDCE](#)
- ▶ [QIS-4](#)
- ▶ [Appraisal Subcommittee](#)

Maintained by the FFIEC. For suggestions regarding this site, [Contact Us](#).
Last Modified: 02/22/2013 2:59 PM

➤ Step 2: Click on *HMDA*, then on *Aggregate Report* (left hand side menu)

The screenshot shows the FFIEC Home Mortgage Disclosure Act website. The browser window displays the URL <http://www.ffi...> and the page title "Home Mortgage Disclosure Act". The FFIEC logo is visible in the top right corner. A navigation menu on the left side includes links such as "HMDA Main", "What's New", "Rate Spread Calculator", "Geocoding System", "FAQs", "Data Order Form", "Aggregate Report" (highlighted with a yellow arrow), "Disclosure Report", "National Aggregate Rpt", "Census Reports", "PDF Help", and "CRA".

The main content area features a section titled "HMDA" with the following text: "The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). Regulation C, requires lending institutions to report public loan data. In this section of the website, you can find out more about the regulation and its interpretation." A small image of a house is shown to the right of this text.

Below the main text are two columns of links:

- About HMDA**
 - [Background & Purpose](#)
 - [General Info & Price Data Questions](#)
 - [HMDA Glossary](#)
 - [Regulation C](#)
 - [Who Reports Data?](#)
- How to File**
 - [A Guide to HMDA Reporting](#)
 - [CRA/HMDA Newsletter](#)
 - [Data Entry Software](#)
 - [Edits](#)
 - [FAQs](#)
 - [File Specifications](#)
 - [Mailing Addresses](#)
 - [Reporting Forms](#)
 - [Reporting Procedure Changes](#)

At the bottom of the main content area, there are two more sections:

- Public Data**
 - [Census Data Products](#)
 - [Data Order Form](#)
 - [General Notice Poster](#)
 - [HMDA Data Products](#)
 - [On-Line Reports](#)
- Reporting Resources**
 - [Data Processing Timeline](#)
 - [Quick Reference](#)

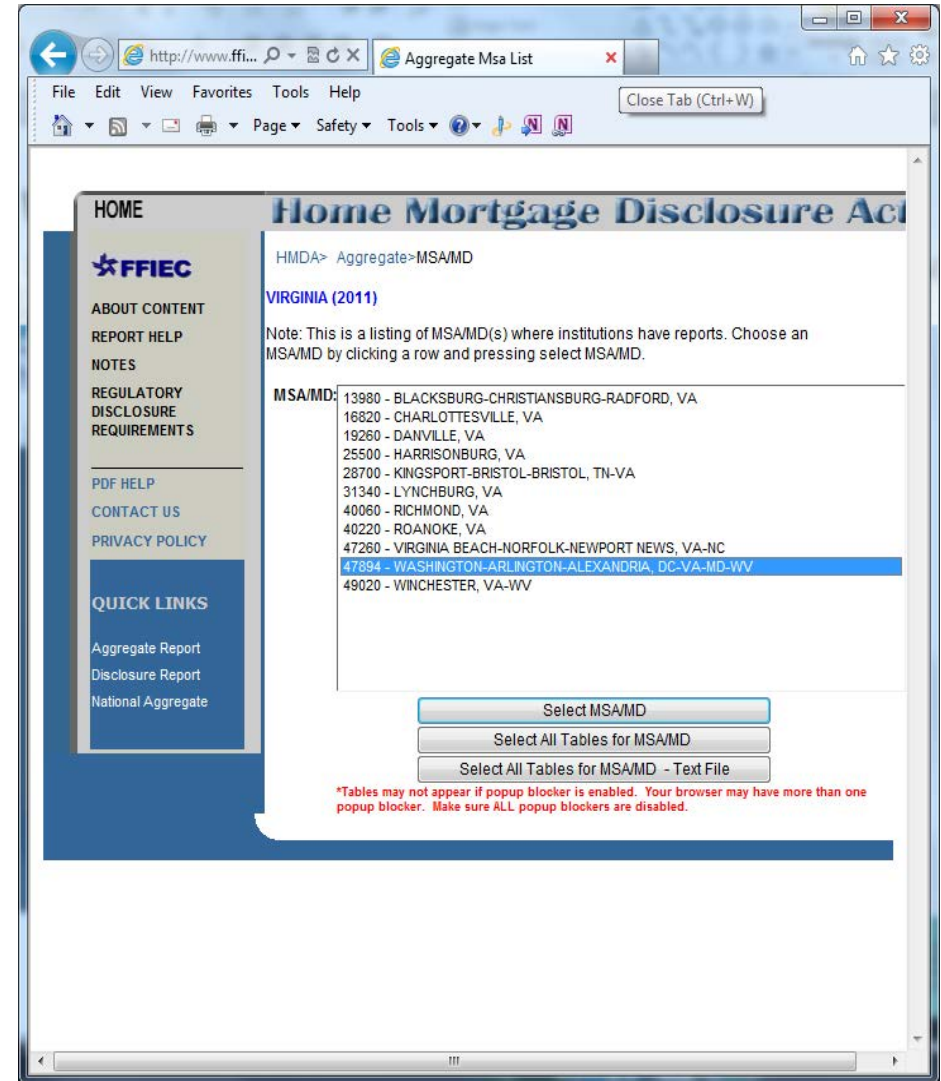
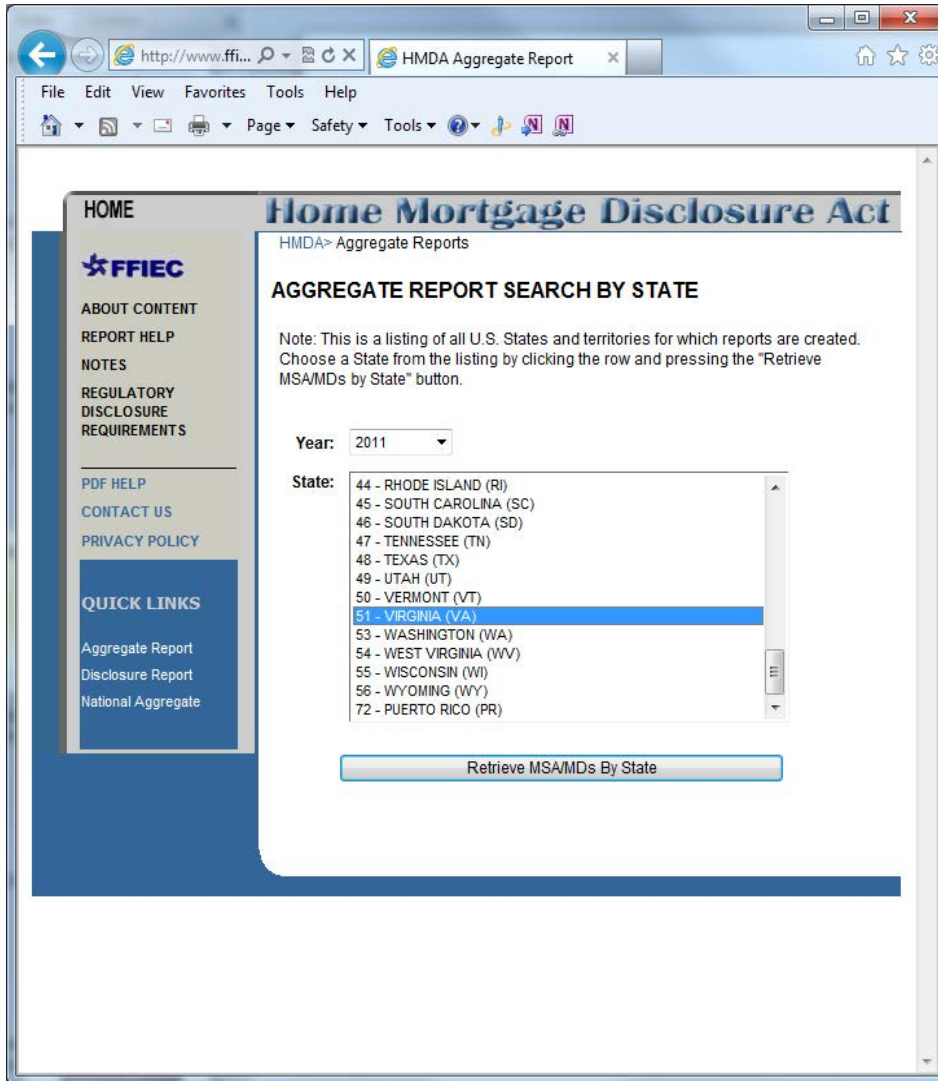
A sidebar on the right titled "What's New" lists several updates, including changes to asset-size exemption thresholds, the availability of 2011 HMDA data, and updates to the 2012 HMDA Data Entry Software and Reporting Forms.

In the bottom left of the main content area, there is an "E-Mail Alert Sign-Up" box with a sun icon and the text: "Click here to sign up for e-mail notices of website updates."

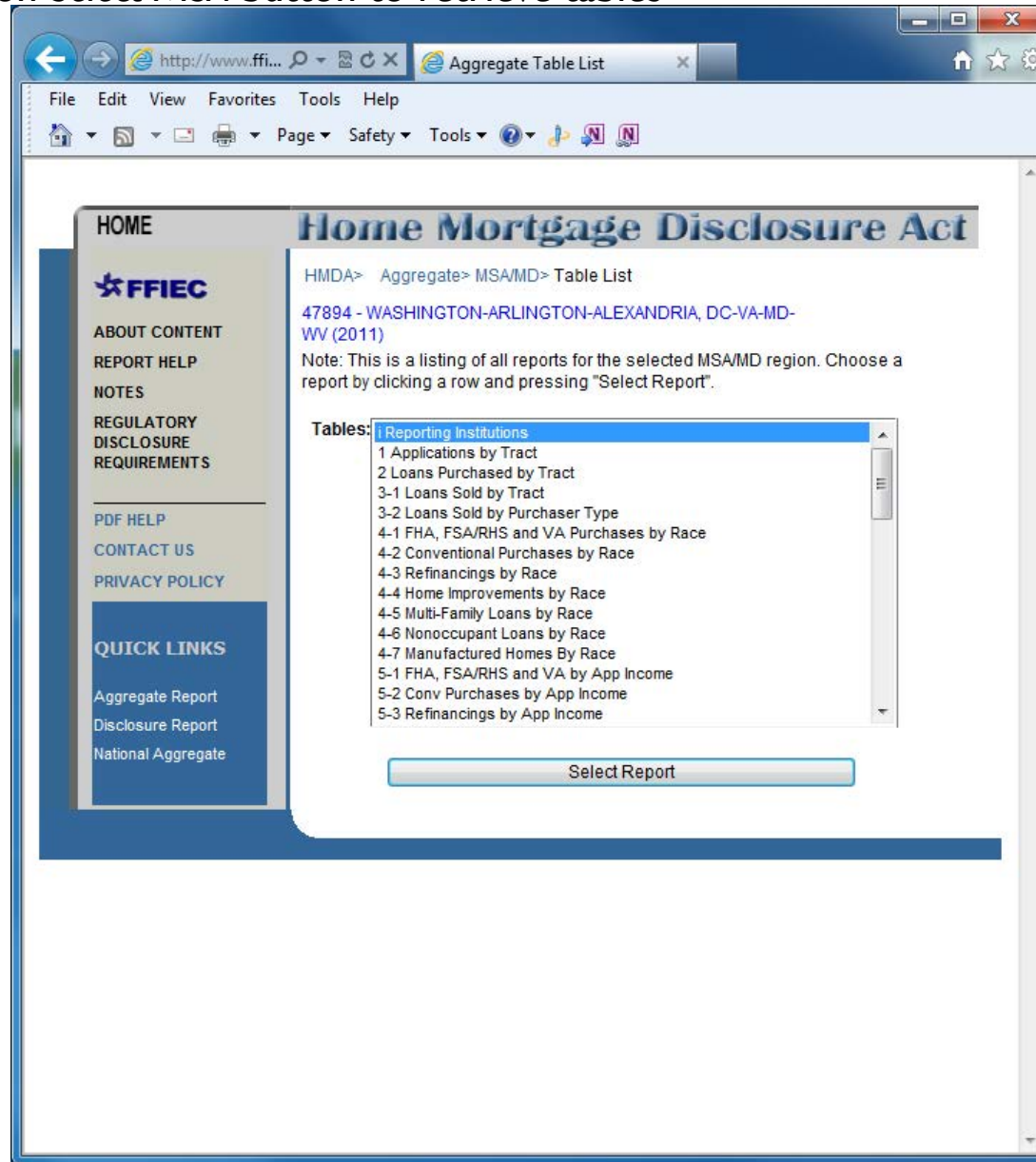
The footer of the page states: "Maintained by the FFIEC. For suggestions regarding this site, [Contact Us](#). Last Modified: 02/20/2013 1:41 PM".

➤ Step 3: From the scroll-down menu, select a state: e.g., “Virginia (VA)”

➤ Step 4: From the scroll-down menu, select a MSA: e.g., “Washington-Arlington-Alexandria”



➤ Step 5: Click on *Select MSA* button to retrieve tables



The screenshot shows a web browser window displaying the FFIEC Home Mortgage Disclosure Act (HMDA) website. The browser's address bar shows the URL <http://www.ffiec.gov> and the page title is "Aggregate Table List". The website header includes the FFIEC logo and the title "Home Mortgage Disclosure Act". The breadcrumb navigation path is "HMDA > Aggregate > MSA/MD > Table List". The main content area displays the following information:

47894 - WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV (2011)

Note: This is a listing of all reports for the selected MSA/MD region. Choose a report by clicking a row and pressing "Select Report".

Tables:

- 1 Reporting Institutions
- 1 Applications by Tract
- 2 Loans Purchased by Tract
- 3-1 Loans Sold by Tract
- 3-2 Loans Sold by Purchaser Type
- 4-1 FHA, FSA/RHS and VA Purchases by Race
- 4-2 Conventional Purchases by Race
- 4-3 Refinancings by Race
- 4-4 Home Improvements by Race
- 4-5 Multi-Family Loans by Race
- 4-6 Nonoccupant Loans by Race
- 4-7 Manufactured Homes By Race
- 5-1 FHA, FSA/RHS and VA by App Income
- 5-2 Conv Purchases by App Income
- 5-3 Refinancings by App Income

A "Select Report" button is located at the bottom of the list.

➤ Step 6: Choose type of report: e.g., “Conventional Home-Purchase Pricing Info First”

The screenshot shows a web browser window displaying the FFIEC Home Mortgage Disclosure Act (HMDA) website. The browser's address bar shows the URL <http://www.ffiec.gov> and the page title is "Aggregate Table List". The website's navigation menu includes "HOME", "ABOUT CONTENT", "REPORT HELP", "NOTES", "REGULATORY DISCLOSURE REQUIREMENTS", "PDF HELP", "CONTACT US", and "PRIVACY POLICY". The main content area is titled "Home Mortgage Disclosure Act" and displays the following information:

HMDA> Aggregate> MSAMD> Table List

47894 - WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV (2011)

Note: This is a listing of all reports for the selected MSAMD region. Choose a report by clicking a row and pressing "Select Report".

Tables:

8-2 Conv Home-Purchase Denials
8-3 Refinancing Denials
8-4 Home Improvement Denials
8-5 Multi-Family Loan Denials
8-6 Nonoccupant Loan Denials
8-7 Manufactured Home Denials
9 Loan by Med Age of Homes
10 Loan by Principal City vs. Non
11-1 FHA Home-Pur Pricing Info First
11-2 VA Home-Pur Pricing Info First
11-3 Conv Home-Pur Pricing Info First
11-4 Conv Home-Pur Pricing Info Junior
11-5 FHA Refi Pricing Info First
11-6 VA Refi Pricing Info First
11-7 Conv Refi Pricing Info First

Below the list of tables is a "Select Report" button.

➤ Example: Table 11-3. Home Purchase Lending in Washington-Arlington-Alexandria MSA

http://www.ffiec.gov/hmdaadwebreport/pdf/2011/Hmda/temp/2011HA11-3_47894.PDF - Windows Internet Explorer

http://www.ffiec.gov/hmdaadwebreport/pdf/2011/Hmda/temp/2011HA11-3_47894.PDF

AGGREGATE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2011 Page 1 of 2

MSA/MD: 47894 - WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA #	REPORTED PRICING DATA #	PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/					MEAN	MEDIAN
			1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #		
BORROWER CHARACTERISTICS									
RACE 5/									
AMERICAN INDIAN/ALASKA NATIVE	33								
ASIAN	2690	10	5	3					
BLACK OR AFRICAN AMERICAN	1041	7	3	4					
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND	52								
WHITE	12404	80	34	37					
2 OR MORE MINORITY RACES	11								
JOINT (WHITE/MINORITY RACE)	482	1	1						
RACE NOT AVAILABLE 6/	3748	19	16	3					
ETHNICITY 7/									
HISPANIC OR LATINO	666	3	1	2					
NOT HISPANIC OR LATINO	15849	92	40	42					
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	303	2	2						
ETHNICITY NOT AVAILABLE 6/	3853	20	16	3					
MINORITY STATUS 8/									
WHITE NON-HISPANIC	11328	74	31	35					
OTHERS, INCLUDING HISPANIC	5196	23	12	9					
INCOME 9/									
LESS THAN 50% OF MSA/MD MEDIAN	1729	12	5	6					
50-79% OF MSA/MD MEDIAN	3675	19	12	6					
80-99% OF MSA/MD MEDIAN	2780	14	6	6					
100-119% OF MSA/MD MEDIAN	2592	13	6	7					
120% OR MORE OF MSA/MD MEDIAN	9555	59	30	22					
INCOME NOT AVAILABLE 6/	130								
GENDER 19/									
MALE	5750	37	20	14	2	1		1.97	1.85
FEMALE	4407	25	11	11	2	1		2.12	2.16
JOINT (MALE/FEMALE)	8380	43	19	19	3		1	2.17	2.11
GENDER NOT AVAILABLE 6/	1924	12	9	3			1	1.80	1.71
CENSUS TRACT CHARACTERISTICS 10/									
RACIAL/ETHNIC COMPOSITION 11/									
LESS THAN 10% MINORITY	1718	9	3	6				2.07	2.03
10-19% MINORITY	5341	35	15	15	4	1		2.10	2.11
20-49% MINORITY	9330	58	30	23	3		1	2.08	1.94
50-79% MINORITY	2235	11	9	1		1		1.86	1.64
80-100% MINORITY	1837	4	2	2				1.90	1.88
INCOME CHARACTERISTICS 12/ 13/									
LOW INCOME	664	2	1	1				1.84	1.84
MODERATE INCOME	2581	30	17	10	3			2.02	1.86
MIDDLE INCOME	6333	45	22	20	1	1		2.07	2.00
UPPER INCOME	10875	40	19	16	3	1	1	2.10	2.01

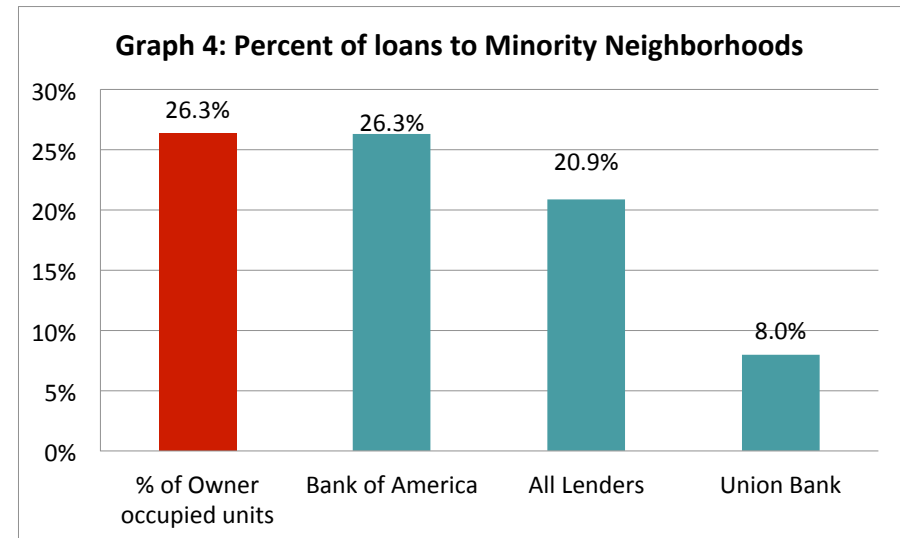
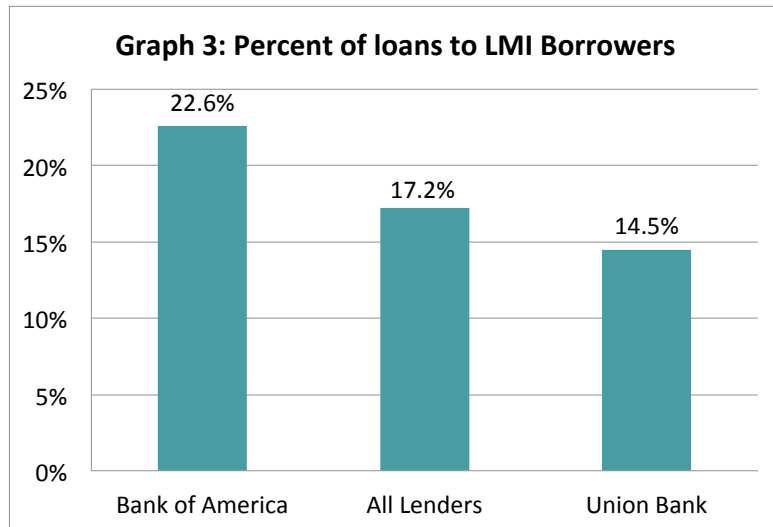
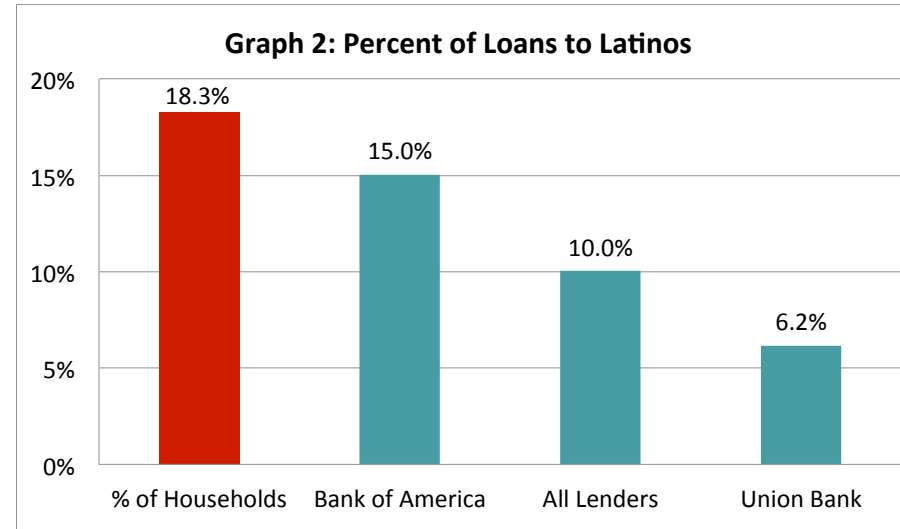
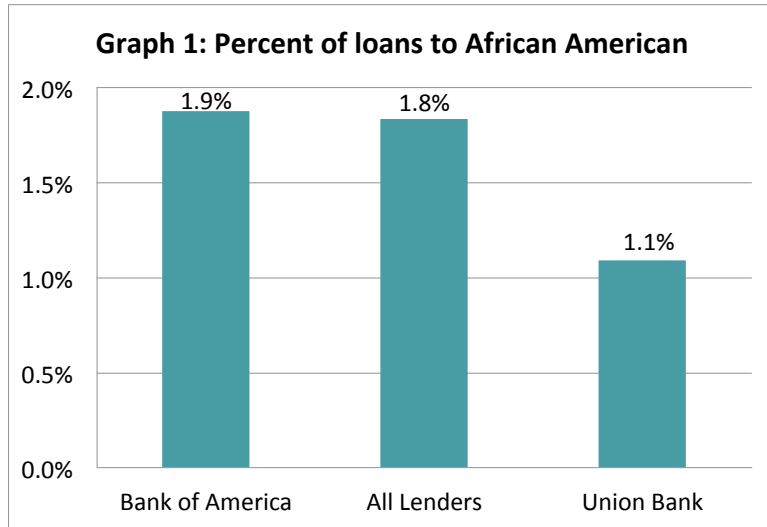
1041

12404

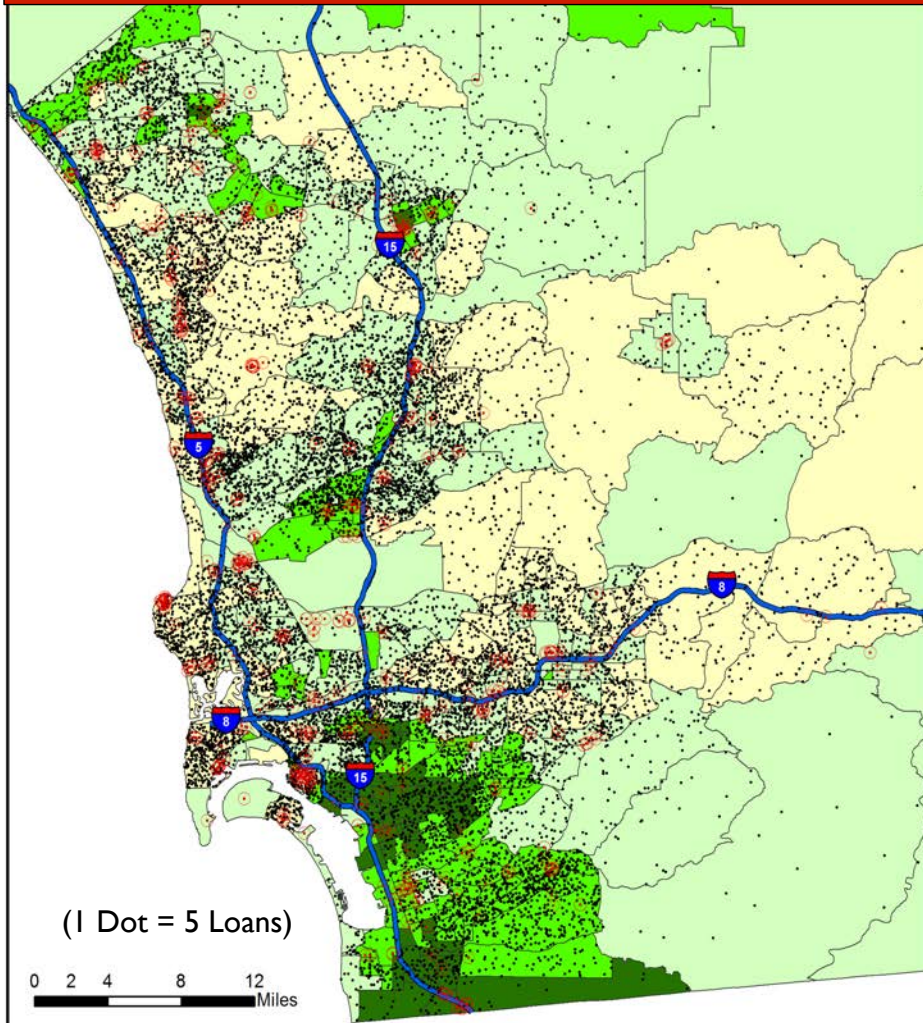
Race	Population Percent	Home Purchase Loan Percent
Asian	6.1%	13.1%
Black	29.8%	5.1%
Hispanic	8.7%	3.2%
White	52.6%	60.6%

Report Date: 06/04/2012

Application of HMDA Data: *San Diego MSA, CA, 2011*



Distribution of All Branches and Prime Loans, by Census Tract **Minority Percent**, San Diego, CA, 2011



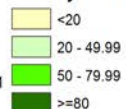
San Diego, CA
 Number of Branches=768
 Number of Loans=74,096

Legend

• Loans (1 Dot =5 Loans)

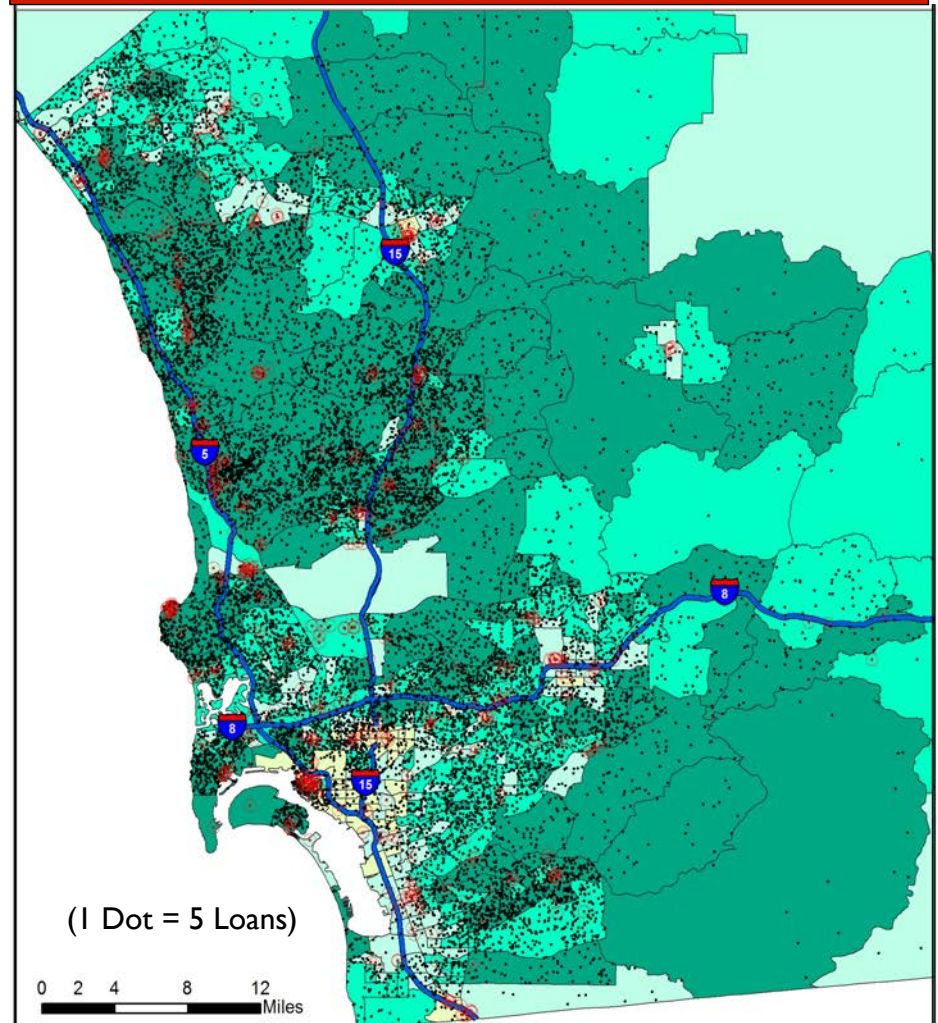
○ Branches

**Census Tracts
 Minority Percent**



Data Source:
 CRA Wiz, HMDA Data, 2011
 FDIC Summary of Deposits, 2011
 Census Bureau, 2000 Census

Distribution of All Branches and Prime Loans, by Census Tract **Income Category**, San Diego, CA, 2011



San Diego, CA
 Number of Branches=768
 Number of Loans=74,096

Legend

• Loans (1 Dot =5 Loans)

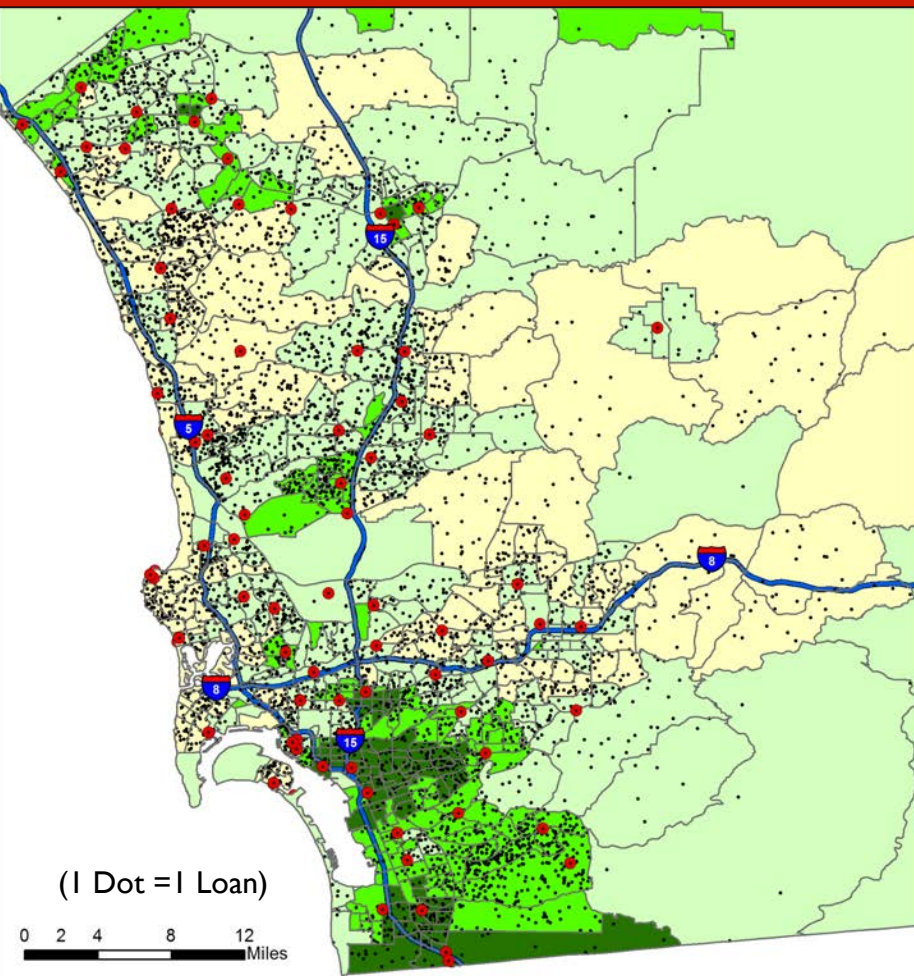
○ Branches

**Census Tracts
 Income Category**



Data Source:
 CRA Wiz, HMDA Data, 2011
 FDIC Summary of Deposits, 2011
 Census Bureau, 2000 Census

Distribution of **Bank of America** Branches and Prime Loans, by Census Tract **Minority Percent**, San Diego, CA, 2011



San Diego, CA

Number of Branches=74
Number of Loans=6,040

Legend

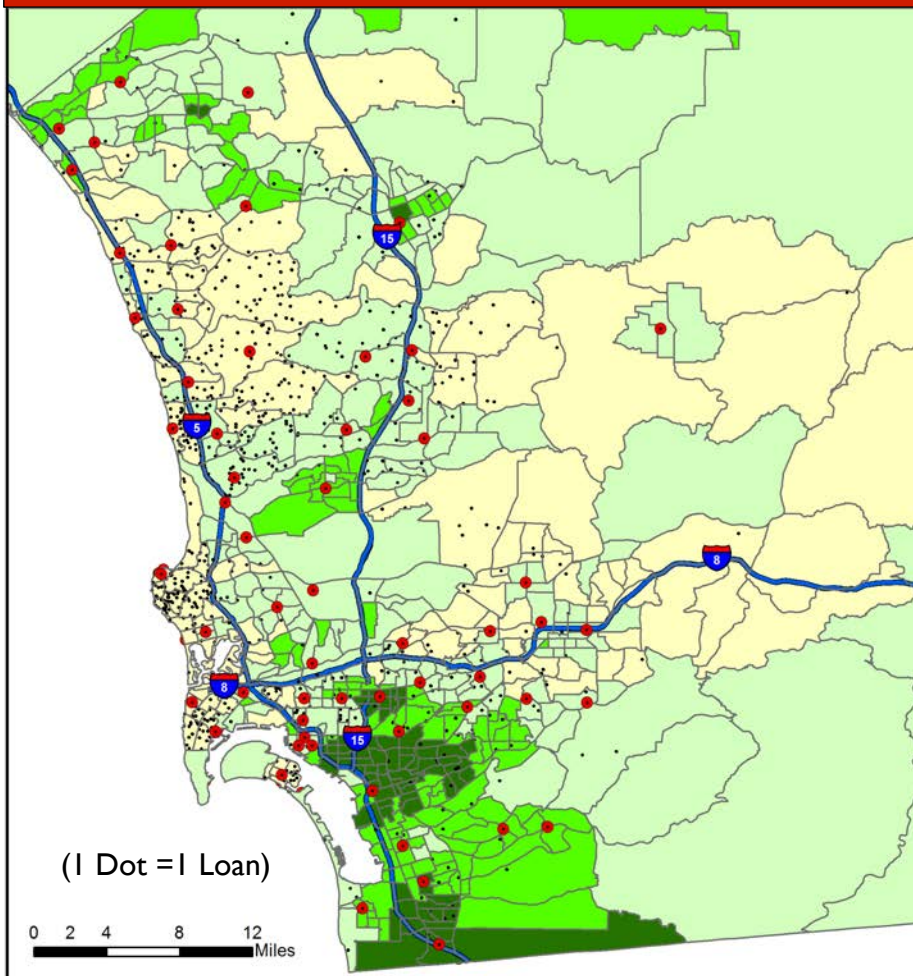
- Loans (1 Dot = 1 Loan)
- Branches

Census Tracts Minority Percent

- <20
- 20 - 49.99
- 50 - 79.99
- >=80

Data Source: CRA Wiz, HMDA Data, 2011
FDIC Summary of Deposits, 2011
Census Bureau, 2000 Census

Distribution of **Union Bank** Branches and Prime Loans, by Census Tract **Minority Percent**, San Diego, CA, 2011



San Diego, CA

Number of Branches=60
Number of Loans=801

Legend

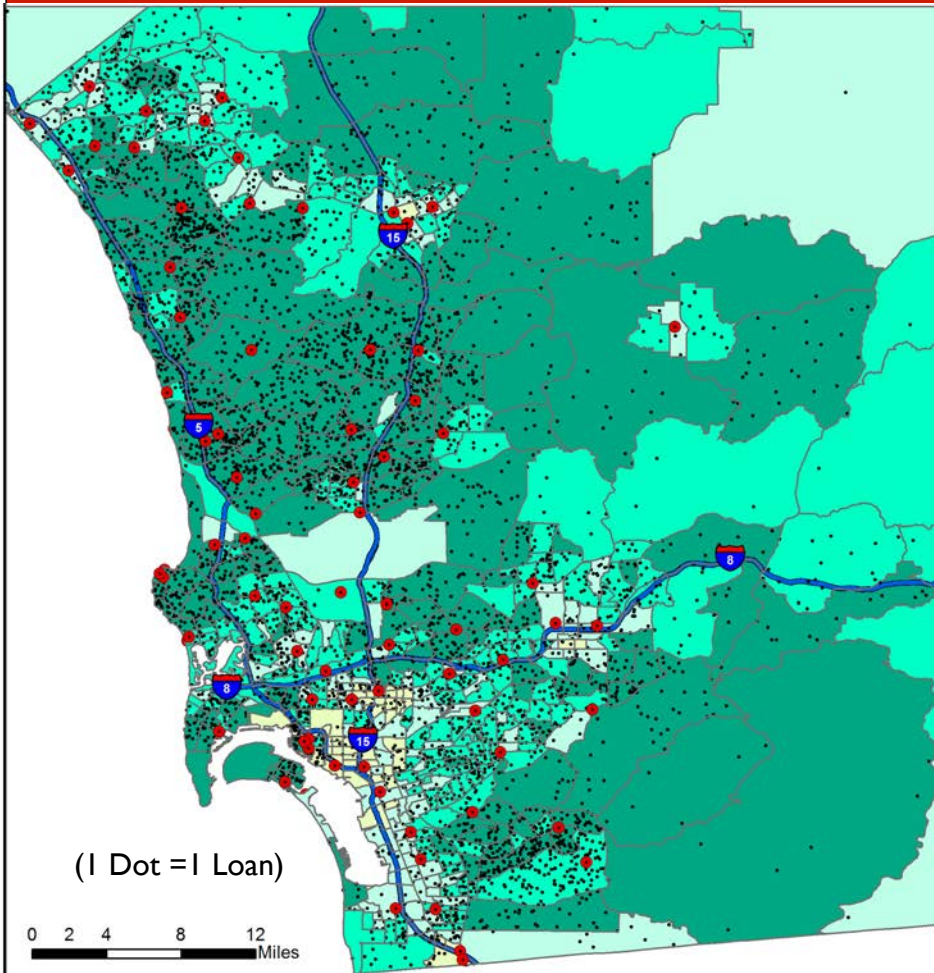
- Loans (1 Dot = 1 Loan)
- Branches

Census Tracts Minority Percent

- <20
- 20 - 49.99
- 50 - 79.99
- >=80

Data Source: CRA Wiz, HMDA Data, 2011
FDIC Summary of Deposits, 2011
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Distribution of **Bank of America** Branches and Prime Loans, by Census Tract **Income Category**, San Diego, CA, 2011

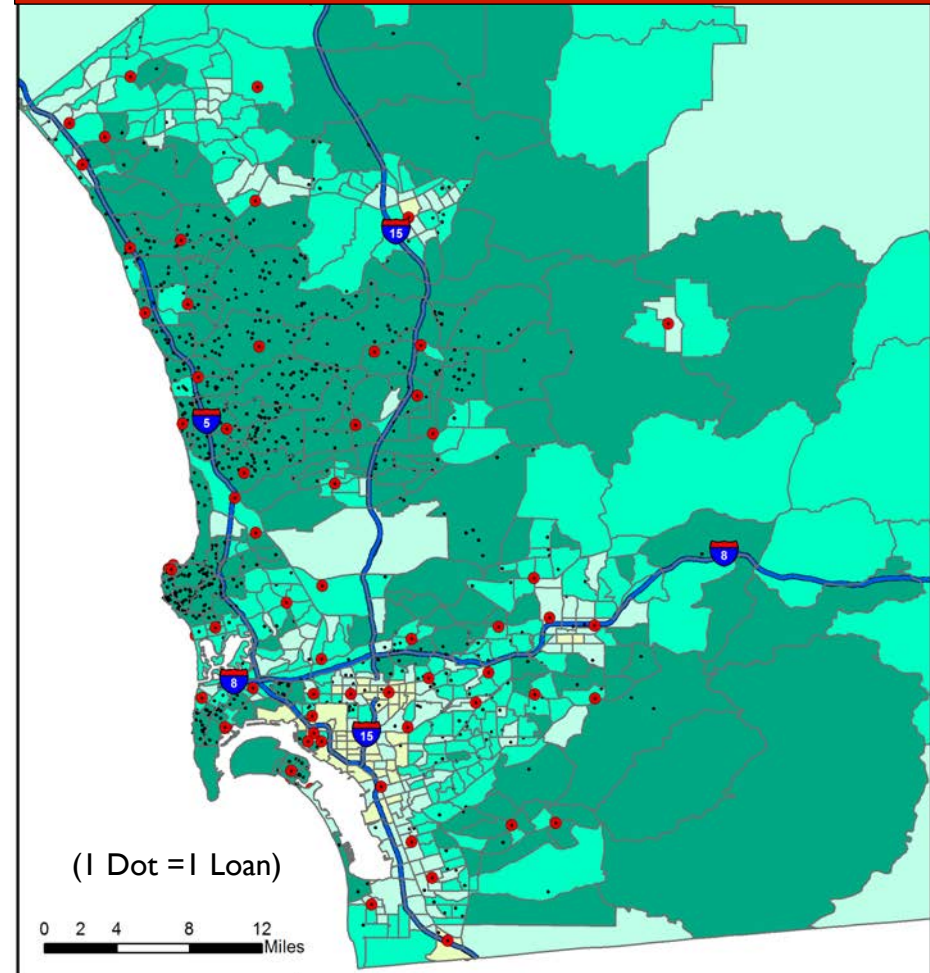


San Diego, CA
 Number of Branches=74
 Number of Loans=6,040

- Legend**
- Loans (1 Dot = 1 Loan)
 - Branches
- Census Tracts Income Category**
- Low
 - Moderate
 - Middle
 - Upper

NATIONAL COMMUNITY REINVESTMENT COALITION **NCRC**
 Data Source: CRA Wiz, HMDA Data, 2011
 FDIC Summary of Deposits, 2011
 Census Bureau, 2000 Census

Distribution of **Union Bank** Branches and Prime Loans, by Census Tract **Income Category**, San Diego, CA, 2011



San Diego, CA
 Number of Branches=60
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- Legend**
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- Low
 - Moderate
 - Middle
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 Data Source: CRA Wiz, HMDA Data, 2011
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 Census Bureau, 2000 Census

Small Business Lending Data

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About Small Business Data

- Data disclosure required by the CRA regulation
 - The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm, and community development lending
- Before 2005, all banks with more than \$250 million in assets required to report
- After 2005, the threshold was moved up to \$1 billion in assets

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About Small Business Data

Data exist:

- On a county level for individual lender by census tracts combined into income groups
 - Example: Bank A issued X number of loans in all LMI census tracts combined in B county
- On a census tract & county level for all lenders as a group
 - Example: All lenders combined issued X number of loans in a ABC census tract

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What Is In the Small Business Data

- **# and \$ of loans to small businesses:**
 - By revenue size of the business
 - By the size of the loan
 - By the purpose of the loan – origination (primary market) vs. purchase (secondary market)
 - To farms vs. non-farm small businesses

 - *By the ownership status of the business (from NCRC)*
 - *By sector (from NCRC)*
 - *By size (number of employees) (from NCRC)*

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CRA Small Business Data Limitations

No data available on:

- an individual census tract level for individual banks
 - *Example:* you cannot get a number of loans issued by Bank A in XYZ census tract
- on minority or gender of small business owner
 - *Example:* you cannot get a number of loans issued to female-owned businesses or businesses owned by African-Americans or Hispanics

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➤ Step 1: Got to www.ffiec.gov

http://www.ffie... FFIEC Home Page

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Promoting uniformity and consistency in the supervision of financial institutions

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Welcome to the Federal Financial Institutions Examination Council's (FFIEC) Web Site.

FFIEC Council

SPAM/Phishing Alert

The Council is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Consumer Financial Protection Bureau (CFPB), and to make recommendations to promote uniformity in the supervision of financial institutions. In 2006, the State Liaison Committee (SLC) was added to the Council as a voting member. The SLC includes representatives from the Conference of State Bank Supervisors (CSBS), the American Council of State Savings Supervisors (ACSSS), and the National Association of State Credit Union Supervisors (NASCUS).

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- Course Information
- Educational InfoBases
- White Papers

Supervisory Info

- National Info Center (NIC)
- BHC Reports
- BSA/AML InfoBase
(Bank Secrecy Act/Anti-Money Laundering)
- IT Handbook InfoBase
- LDCE
- QIS-4
- Appraisal Subcommittee

➤ Step 2: Click on *CRA*, then *National Aggregate Report*

The screenshot shows the FFIEC Community Reinvestment Act website. The browser address bar displays <http://www.ffiec.gov/cra>. The page title is "Community Reinvestment Act" and the logo "FFIEC" is visible in the top right. A navigation menu at the top includes links for "FFIEC Main", "Disclaimer", "Privacy Policy", "Contact Us", and "Search".

On the left side, there is a vertical navigation menu with the following items: "CRA Main", "What's New", "Distressed Tracts", "Underserved Tracts", "CRA Ratings", "Interagency Q&A", "Geocoding System", "Aggregate Report", "Disclosure Report", "National Aggregate Rpt", "Census Reports", "PDF Help", and "HMDA". A yellow arrow points to the "National Aggregate Rpt" link.

The main content area is titled "CRA" and contains the following text: "The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 563e, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. In this section of the web site, you can find out more about the regulation and its interpretation and information on CRA examinations." An image of a house under construction is shown to the right of this text.

Below the main text are two columns of links:

- About CRA**
 - [Background & Purpose](#)
 - [CRA Examinations](#)
 - [Interagency Q&A](#)
 - [Interpretive Letters](#)
 - [Regulation](#)
 - [Who Reports Data?](#)
- How to File**
 - [A Guide to CRA Data Collection and Reporting](#)
 - [CRA/HMDA Newsletter](#)
 - [Data Entry Software](#)
 - [Edits](#)
 - [File Formats](#)
 - [Geocoding](#)
 - [Submitting Data](#)
 - [Who Reports Data?](#)

At the bottom of the main content area is a "Public Data" section with the following links:

- [Census Data Products](#)
- [CRA Data Products](#)
- [CRA Examinations](#)
- [CRA Ratings](#)
- [Data Order Form](#)
- [On-Line Reports](#)

On the right side, there is a "What's New" section with several news items, including "The 2013 CRA Data Entry Software is now available" and "Annual CRA Asset-Size Threshold Adjustments for Small and Intermediate Small Institutions".

At the bottom left, there is an "E-Mail Alert Sign-Up" box with a sun icon and the text: "Click here to sign up for e-mail notices of website updates."

The footer of the page contains the text: "Maintained by the FFIEC. For suggestions regarding this site, [Contact Us](#). Last Modified: 02/20/2013 2:53 PM".

➤ Step 3: Choose type of report: e.g., “Number of Business Loans by Neighborhood Characteristics”

Community Reinvestment Act

FFIEC

FFIEC Main | Disclaimer | Privacy Policy | Contact Us | Search

CRA Main
What's New
Distressed Tracts
Underserved Tracts
CRA Ratings Search
Interagency Q&A
Geocoding System
Aggregate Report
Disclosure Report
National Aggregate Rpt
Census Reports
PDF Help
HMDA

CRA > National Aggregate Reports
CRA NATIONAL AGGREGATE REPORTS

Note: To retrieve a National Aggregate report, select the desired year and table and then click 'Retrieve Report'. Click on [Help on CRA National Aggregate](#) for more Help information. (In order to retrieve reports, users may need to disable pop-up blockers for the FFIEC website).

[Table Notes](#) and a [National Aggregate Info Sheet](#) are also provided for the National Aggregate Tables.

Year: 2011

Table: 1 Originations and Purchases for Small Business and Farm
2-1 Number of Business Loans by Neighborhood Characteren
2-2 Amount of Business Loans by Neighborhood Characteri
2-3 Number of Farm Loans by Neighborhood Characteristics
2-4 Amount of Farm Loans by Neighborhood Characteristics

Retrieve Report

Maintained by the FFIEC. For suggestions regarding this site, [Contact Us](#).
Last Modified: 03/20/2007 10:25 AM

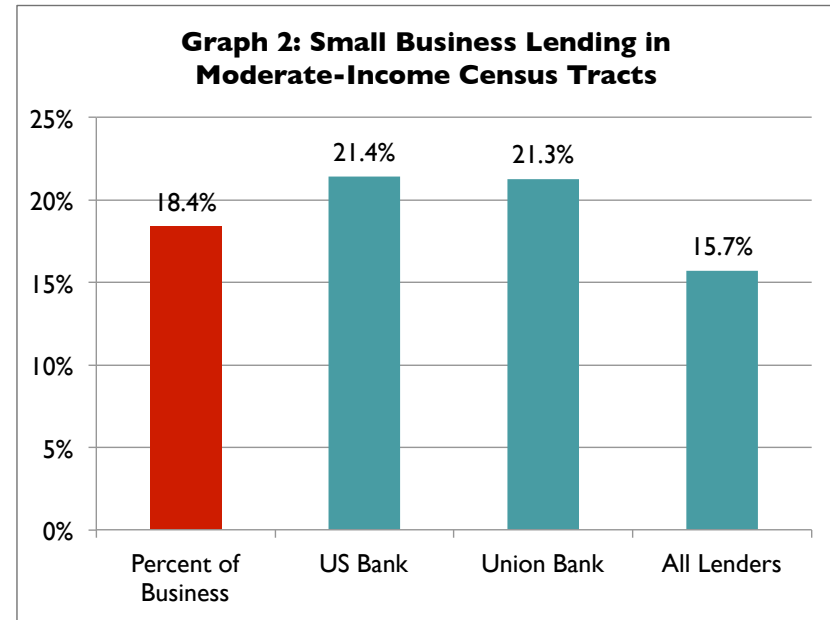
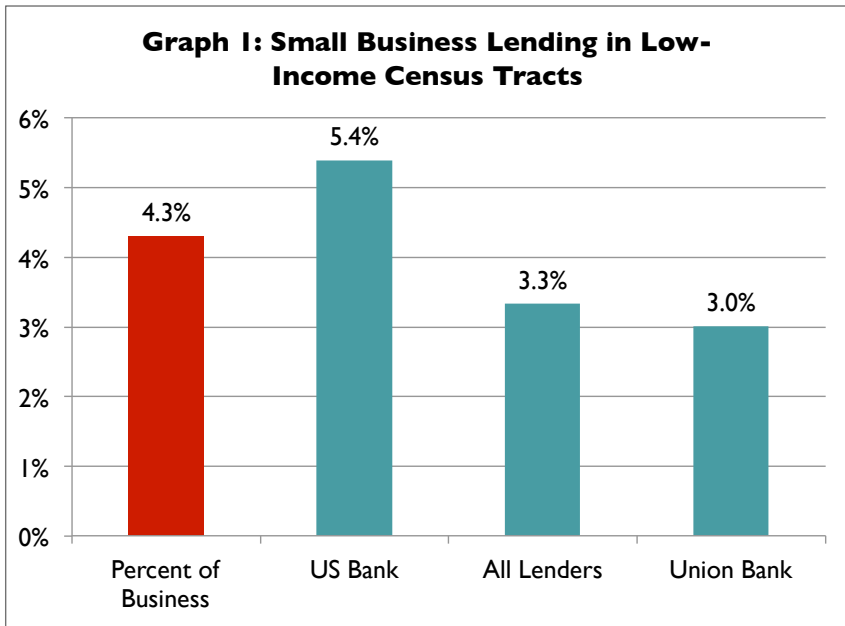
Example: Table 2-1. Small Business Lending by Income Level of Tract (National)

CRA National Aggregate Table 2-1

Number of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2011

Characteristics of neighborhood	MEMO Distribution of U.S. businesses and population (percent)		Number of loans, by size category (dollars)								MEMO Number of loans to firms with revenues of \$1 million or less		
	Businesses	Population	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All		Total	MEMO Percent of small business loans	
			Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent			
Location													
Principal City	40.5	39.4	92.4	43.6	3.6	45.1	4.0	47.7	2,215,774	100.0	43.8	946,816	42.7
Suburban	44.0	43.5	93.5	44.8	3.2	40.8	3.4	40.8	2,251,208	100.0	44.5	966,831	43.8
Rural	15.5	17.1	92.2	11.6	4.2	14.1	3.6	11.5	591,432	100.0	11.7	284,459	48.1
Subtotal	100.0	100.0	92.9	100.0	3.5	100.0	3.7	100.0	5,058,414	100.0	100.0	2,218,106	43.8
Tract not known	0.0	0.0	99.1	2.3	0.4	0.3	0.5	0.3	109,172	100.0	2.1	21,742	19.9
Total	100.0	100.0	93.0	—	3.4	—	3.6	—	5,167,586	100.0	—	2,239,848	43.3
Area Income													
Low (less than 50)													
Principal City	3.1	3.9	89.9	2.7	4.7	3.8	5.4	4.2	142,238	100.0	2.8	55,490	39.0
Suburban	0.4	0.5	91.0	0.3	4.1	0.4	4.8	0.5	17,364	100.0	0.3	6,569	37.8
Rural	0.1	0.1	90.3	0.0	5.5	0.1	4.2	0.0	1,831	100.0	0.0	839	45.8
Total	3.5	4.5	90.0	3.1	4.7	4.3	5.3	4.7	161,433	100.0	3.2	62,898	39.0
Moderate (50 to 79)													
Principal City	9.6	11.5	91.1	9.2	4.2	11.2	4.7	12.1	472,037	100.0	9.3	191,059	40.5
Suburban	5.4	7.0	92.4	4.6	3.7	4.9	3.9	5.0	233,700	100.0	4.6	99,188	42.4
Rural	1.6	2.1	91.6	1.1	4.7	1.5	3.7	1.1	53,977	100.0	1.1	25,393	47.0
Total	16.6	20.6	91.5	14.8	4.1	17.6	4.4	18.1	759,714	100.0	15.0	315,640	41.5
Middle (80 to 119)													
Principal City	14.7	14.5	92.5	14.9	3.6	15.3	4.0	16.2	758,073	100.0	15.0	329,778	43.5
Suburban	22.5	23.4	93.2	20.9	3.4	20.2	3.5	19.8	1,055,987	100.0	20.9	465,020	44.0
Rural	11.3	12.5	92.4	8.2	4.1	9.8	3.5	7.8	417,241	100.0	8.2	200,566	48.1
Total	48.4	50.4	92.8	44.1	3.6	45.3	3.6	43.8	2,231,301	100.0	44.1	995,364	44.6
Upper (120 or more)													
Principal City	13.0	9.4	93.6	16.6	3.1	14.4	3.3	14.9	833,195	100.0	16.5	367,340	44.1
Suburban	15.6	12.6	94.1	18.9	2.8	15.2	3.1	15.5	941,394	100.0	18.6	415,091	44.1
Rural	2.6	2.4	91.8	2.3	4.3	2.9	3.9	2.5	118,343	100.0	2.3	57,640	48.7
Total	31.2	24.4	93.8	37.8	3.0	32.5	3.2	32.9	1,892,932	100.0	37.4	840,071	44.4
Income not reported													
Principal City	0.2	0.1	87.0	0.2	5.7	0.3	7.3	0.4	10,231	100.0	0.2	3,149	30.8
Suburban	0.0	0.0	90.3	0.1	4.5	0.1	5.2	0.1	2,763	100.0	0.1	963	34.9
Rural	0.0	0.0	67.5	0.0	10.0	0.0	22.5	0.0	40	100.0	0.0	21	52.5
Total	0.2	0.1	87.6	0.2	5.5	0.4	6.9	0.5	13,034	100.0	0.3	4,133	31.7
Subtotal	100.0	100.0	92.9	100.0	3.5	100.0	3.7	100.0	5,058,414	100.0	100.0	2,218,106	43.8
Tract not known	0.0	0.0	99.1	2.3	0.4	0.3	0.5	0.3	109,172	100.0	2.1	21,742	19.9
Total	100.0	100.0	93.0	—	3.4	—	3.6	—	5,167,586	100.0	—	2,239,848	43.3

Application of Small Business Data: *San Diego MSA, CA, 2011*



Data on Bank Branches

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Data on Bank Branches: *How is Bank Branch Data Useful*

- Determine if branches are located in low-income and minority neighborhoods
- Examine trend data
- Leverage during bank mergers
- Leverage during CRA Exam of banks
- Fringe Banking (Check Cashers, Payday Lenders, Pawnshops, etc) exists in the absence of banks

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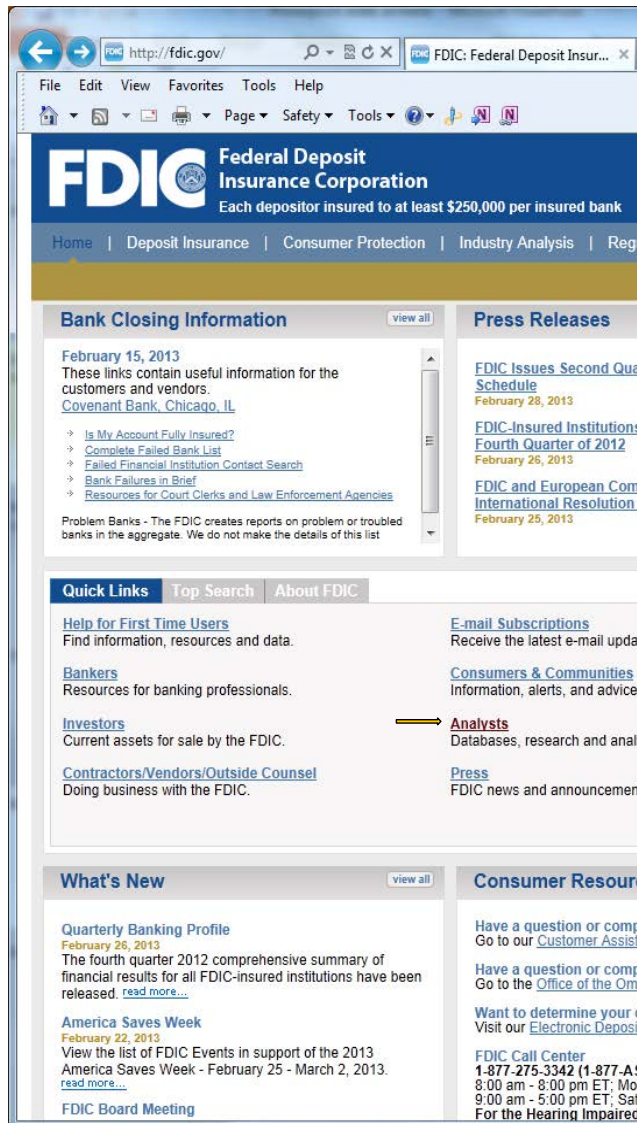
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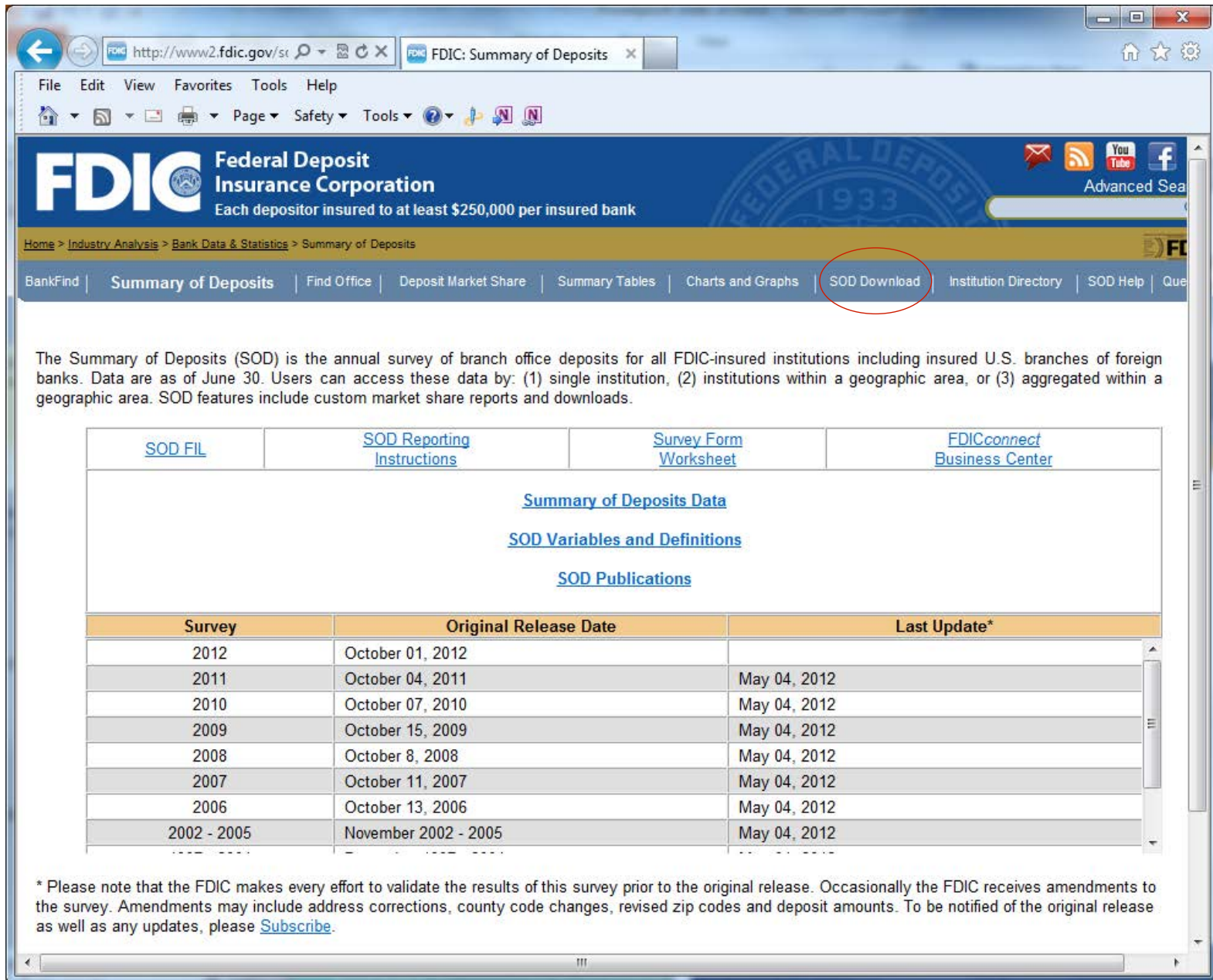
Where to Get Branch Data

Step 1: www.fdic.gov, click on Analysts

Step 2: Click on Summary of Deposits



Step 3: Click on *SOD Download*



The screenshot shows a web browser window displaying the FDIC website. The address bar shows the URL <http://www2.fdic.gov/sc>. The page title is "FDIC: Summary of Deposits". The navigation menu includes "BankFind", "Summary of Deposits", "Find Office", "Deposit Market Share", "Summary Tables", "Charts and Graphs", "SOD Download" (circled in red), "Institution Directory", "SOD Help", and "Que".

The main content area contains the following text:

The Summary of Deposits (SOD) is the annual survey of branch office deposits for all FDIC-insured institutions including insured U.S. branches of foreign banks. Data are as of June 30. Users can access these data by: (1) single institution, (2) institutions within a geographic area, or (3) aggregated within a geographic area. SOD features include custom market share reports and downloads.

Navigation links include:

- [SOD FIL](#)
- [SOD Reporting Instructions](#)
- [Survey Form Worksheet](#)
- [FDICconnect Business Center](#)

Additional links include:

- [Summary of Deposits Data](#)
- [SOD Variables and Definitions](#)
- [SOD Publications](#)

Survey	Original Release Date	Last Update*
2012	October 01, 2012	
2011	October 04, 2011	May 04, 2012
2010	October 07, 2010	May 04, 2012
2009	October 15, 2009	May 04, 2012
2008	October 8, 2008	May 04, 2012
2007	October 11, 2007	May 04, 2012
2006	October 13, 2006	May 04, 2012
2002 - 2005	November 2002 - 2005	May 04, 2012

* Please note that the FDIC makes every effort to validate the results of this survey prior to the original release. Occasionally the FDIC receives amendments to the survey. Amendments may include address corrections, county code changes, revised zip codes and deposit amounts. To be notified of the original release as well as any updates, please [Subscribe](#).

Obtaining Branch Data

SOD Download

The SOD download offers 2 options - the National download which contains the entire SOD file and the custom state download.

Please note that for the state downloads, all variables are available, however, the variables have been split into 3 groups - branch/office, institution, holding company. Be sure to change the drop box to select from the other groups.

Clicking on any of the information icons will provide definitions for the selected variables. For further assistance, see [SOD Download Help](#)

[SOD variables and definitions](#)

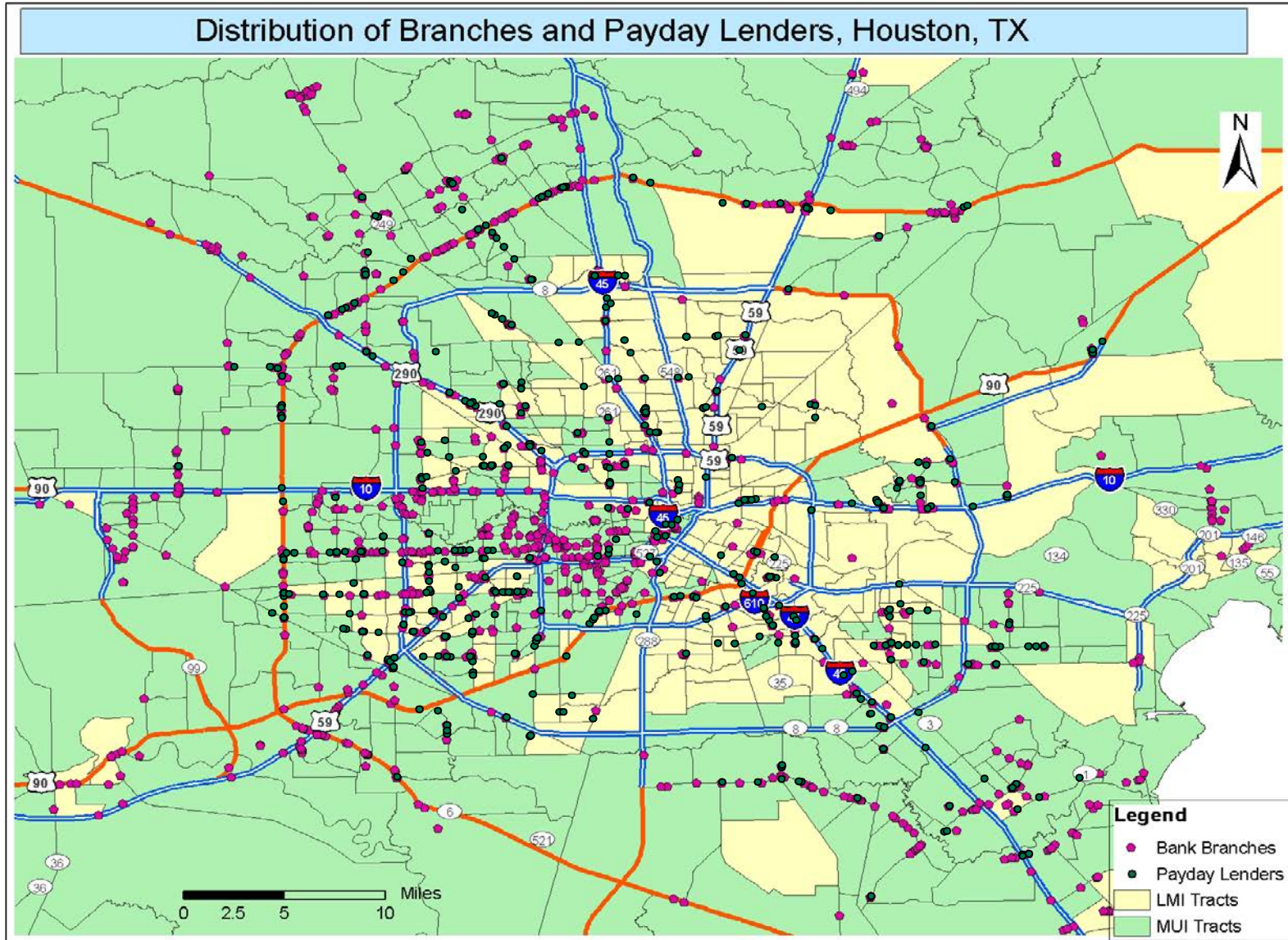
June 30, 2012 | National Download | Branch/Office Variables

<input type="checkbox"/>	Branch/Office Variable Title	Variable
<input type="checkbox"/>	Address (Branch)	ADDRESBR
<input type="checkbox"/>	Branch Name	NAMEBR
<input checked="" type="checkbox"/>	Branch Office Number	BRNUM
<input type="checkbox"/>	Branch Service Type	BRSERTYP
<input type="checkbox"/>	CENCODES C,E,N, or M	BRCENM
<input type="checkbox"/>	City (Reported)(Branch)	CITYBR
<input type="checkbox"/>	City (USPS) (Branch)	CITY2BR
<input type="checkbox"/>	Combined Statistical Area Name (Branch)	CSANAMBR
<input type="checkbox"/>	Combined Statistical Areas (Branch)	CSABR
<input type="checkbox"/>	Consolidated number(Branch offices)	CONSOLD
<input type="checkbox"/>	County Name (Branch)	CNTYNAMB
<input type="checkbox"/>	County Number (Branch)	CNTYNUMB
<input type="checkbox"/>	Deposits (Branch)(in thousands of dollars)	DEPSUMBR
<input type="checkbox"/>	Domestic Institution flag	USA
<input type="checkbox"/>	FIPS Country Name (Branch)	CNTRYNAB
<input type="checkbox"/>	Main Office Designation Flag	BKMO
<input type="checkbox"/>	Metropolitan Division Flag (Branch)	METROBR
<input type="checkbox"/>	Metropolitan Division Name (Branch)	CBSA_DIV_NAMB
<input type="checkbox"/>	Micropolitan Division Flag (Branch)	MICROBR
<input type="checkbox"/>	New England City and Town Area Names (Branch)	NECNAMB

AT A MINIMUM, MAKE SURE TO SELECT:

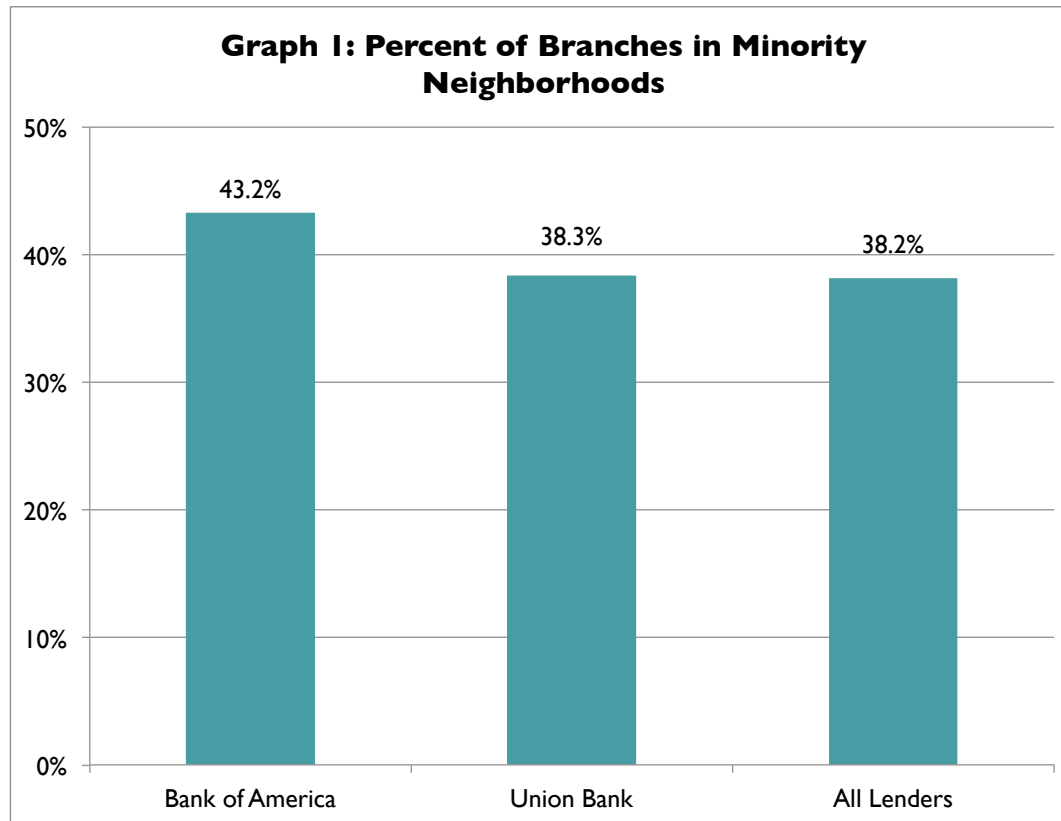
- Address
- City
- State
- ZIP

Step 3: Click on *Download*



Application of Branch Data

San Diego MSA, CA, 2011



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NCRC Analysis vs. FFIEC Analysis

NCRC* (using CRA Wiz*)

- NCRC staff assists you.
Typically 1-2 week turnaround.
- We can pull home lending, small business lending & branching data
- We can pull data by nation, state, county, MSA or census tract
- We can provide spreadsheets, write ups, charts & maps using the data

FFIEC

- Do it yourself. You can pull the data up in minutes!
- You can pull home lending & small business lending
- You can pull home lending data by nation or MSA, or by county for small business data
- You can create spreadsheets & write ups using the data
- Customization of data is limited

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To follow up with the speaker:

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National Community Reinvestment Coalition (NCRC)
(202) 464-2739

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www.ncrc.org

**Presentations will be available at www.ncrc.org/conference/
by March 29, 2013**

