

Criteria for a Large Bank's CRA Rating*				
Performance Criteria	CRA Ratings			
	Outstanding	Satisfactory	Needs to Improve	Substantial Non Compliance
Lending				
Responsiveness to credit and community development needs through lending practices, qualified investments, and services	Excellent	Good or adequate	Poor	Very poor
Percentage of loans made in the assessment area	Substantial majority	High or adequate	Small	Very small
Distribution of loans among geographic areas, people of different income levels, and businesses of different sizes	Excellent	Good or adequate	Poor	Very poor
Quality of service for credit needs of extremely economically disadvantaged areas, low-income individuals, and small businesses	Excellent	Good or adequate	Poor	Very poor
Use of creative lending practices to address credit needs of low- or moderate-income people of neighborhoods	Extensive	Limited	Little	No
Investment				
Level of qualified community development investments and grants, particularly those not routinely provided by private investors	Excellent	Significant or adequate	Poor	Few
Use of innovative or complex qualified investments to support community development needs	Extensive	Extensive or occasional	Rare	No
Service				
Accessibility of services to all geographic areas and people of different income levels	Readily accessible	Reasonable accessible	Unreasonably inaccessible	Unreasonably inaccessible
Way in which openings and closings of branches have affected to services, particularly for low- or moderate- income areas or individuals	Have made more accessible	Have not adversely affected	Have adversely affected	Have significantly adversely affected
Way in which services are provided throughout the assessment area for the convenience and needs of customers	Services are tailored	Services do not vary in a way that inconveniences	Services vary in a way that inconveniences	Services vary in a way that significantly inconveniences

*Table was originally published on the Federal Reserve Bank of Atlanta webpage.