



Communities, Capital & the CRA

Understanding a Bank's Role in Community Development

Baton Rouge, Louisiana

Friday, December 1st 2017



The FDIC

- **An independent federal agency**
- **Major responsibilities:**
 - ◆ Insuring deposits
 - ◆ Bank supervision
 - ◆ Failed bank resolution
- **Economic Inclusion**



Community Affairs Program

Support the FDIC's mission of promoting stability and public confidence in the nation's financial system by:

- *encouraging financial institutions to invest as well as meet the credit needs of the communities they serve*
- *promoting laws, regulations, policies and programs that protect and inform consumers*

Assist financial institutions in developing strategies that are responsive to the credit, service and investment needs of their communities by:

- Promoting community development partnerships and access to capital in historically underserved markets
- Collaborating with financial institutions, national, regional, and local organizations on community development and asset-building projects
- Serving as subject matter experts at industry and community conferences and meetings
- Providing technical assistance, as necessary, to financial institutions and compliance staff
- Producing articles, publications and other materials on current and emerging issues
- Increasing knowledge of Community Reinvestment Act regulations and fair lending laws
- Fostering initiatives that create positive banking relationships between consumers and financial institutions and move unbanked and underserved consumers into mainstream banking relationships
- Developing products and presenting training programs on financial education



Objectives

- **Upon completion of today's workshop, you will understand:**
 - The Community Reinvestment Act (CRA)
 - How the CRA applies to banks of different asset sizes
 - The CRA examination components based on a bank's CRA designation as Small, Intermediate Small or Large
 - How to establish a partnership with a bank
 - How to research the CRA performance of local banks



Community Reinvestment Act

- Passed by Congress in 1977.
- The regulations implementing the CRA were revised in 1989, 1995, 2005 & 2010.
- Updates were made to the CRA Questions & Answers in 2013 & 2016



The Purpose of the CRA

➤ The CRA states:

1. Regulated financial institutions are required by law to demonstrate that their deposit facilities serve the **convenience and needs** of the communities in which they are chartered to do business;
2. "Convenience and needs" include the need for **credit services** as well as deposit services; and
3. Regulated financial institutions have a continuing and affirmative obligation to **help** meet the credit needs of the **local communities** in which they are chartered.*

***Consistent with "safe and sound" operation of such institutions.**



Community Credit Needs

- **Encourage banks and thrifts to meet the credit needs of their communities:**
 - ◆ Including *borrowers* of different income levels and *businesses/farms* of different sizes;
 - ◆ Including low- and moderate-income *geographies*, certain non-metropolitan middle income *geographies* or designated disaster areas;
 - ◆ CRA activities **MUST** be consistent with safe, sound and prudent business operations.



Regulators

- **Banks and thrifts supervised by:**
 - ◆ Office of the Comptroller of the Currency
 - ◆ Federal Reserve Banks
 - ◆ Federal Deposit Insurance Corporation
- **Excludes credit unions and non-bank financial providers**
- **How to determine a financial institution's regulator: www.ffiec.gov**



Incentives for Compliance

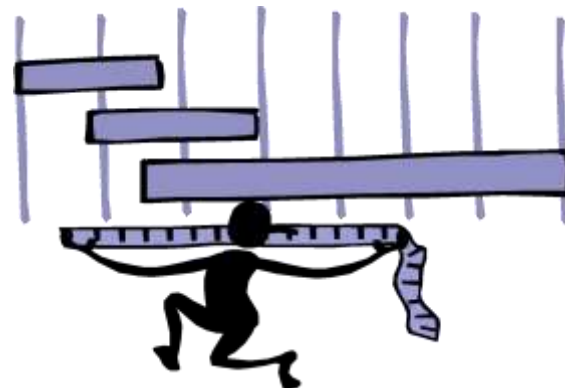
➤ **Public Disclosure of CRA rating and performance evaluation.**

➤ **Record of meeting community needs is considered during applications for:**

- ◆ New branch office
- ◆ Relocating main office
- ◆ Merger or acquisition
- ◆ Charter conversion

➤ **Ratings**

- ◆ Outstanding
- ◆ Satisfactory
- ◆ Needs to Improve
- ◆ Substantial Noncompliance





Key Terms & Definitions

Low- and Moderate-Income

- Low-income means an individual income that is less than 50 % of the area median income*
- Moderate-income means an individual income that is between 50 - 80% of the area median income

***Median Family Income is adjusted for family size – go to www.huduser.org to find MFI for your area.**



Key Terms & Definitions

Assessment Area (AA)

- The geographic area within which the examiners will evaluate a bank's CRA performance
- Assessment Area(s) are defined by the Institution.



Key Terms & Definitions

Performance Context

- A broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context within which an institution's record of performance should be evaluated.

Community Contacts

Conducted as part of the CRA examination process, Community Contacts help examiners:

- **Learn local perspective and obtain insight into:**
 - ◆ Area's economic condition
 - ◆ Changes in area's description
 - ◆ Area's credit and community development needs
 - ◆ Financial Institutions' response to identified needs
- **Identify potential opportunities for involvement (partnerships)**



Evaluating Performance

➤ Five types of examinations

- ♦ Small bank (SB)
- ♦ Intermediate-small bank (ISB)
- ♦ Large bank (LB)
- ♦ Wholesale or limited purpose bank
- ♦ Banks operating under a strategic plan



Bank Type by Asset Size

Small Bank

- <\$307 Million

Intermediate Small Bank

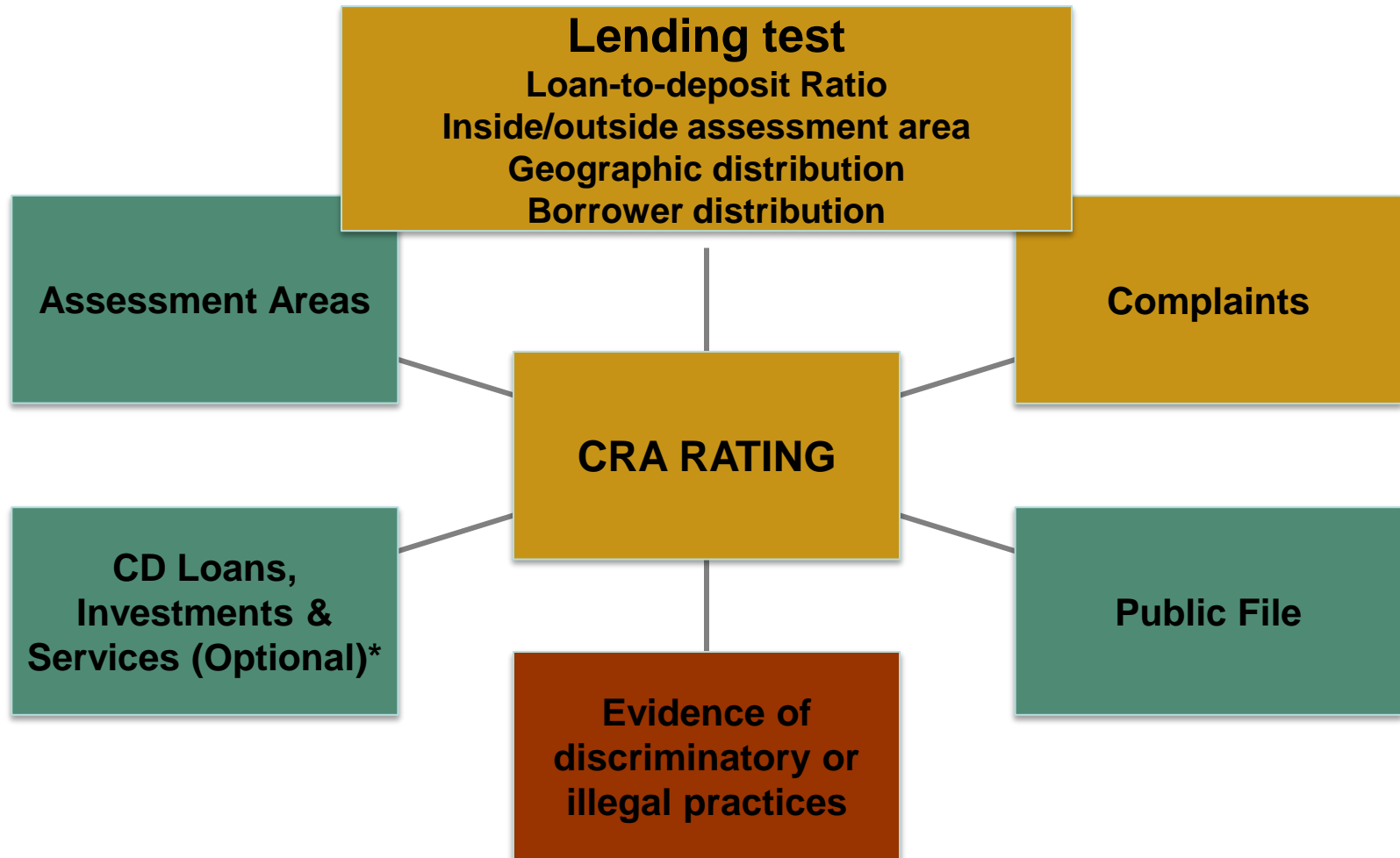
- =>\$307 Million and <\$1.226 Billion

Large Bank

- =>\$1.226 Billion



Small Banks





Small Banks Cont'd.

- **Loan Types**
- **Community Development Loans, Investments & Services**



Intermediate Small Bank

- **Small Lending Test PLUS**
- **Community Development Test**
 - ◆ Loans
 - ◆ Investments
 - ◆ Services
 - ◆ ***Responsiveness*** to community needs



Large Bank

- **Lending Test (50%)**
 - ◆ Small Bank Lending Test
 - ◆ Community Development Loans
 - ◆ ***Innovative, complex, flexible*** lending practices
- **Investment Test (25%)**
 - ◆ ***Innovative, complex***
- **Service Test (25%)**
 - ◆ Retail banking services
 - ◆ Community Development Services
 - ◆ ***Innovative, complex***



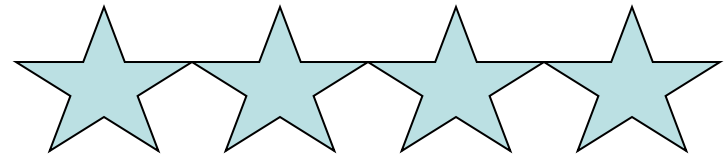
Consumer Protection Violations

- **Violations could impact overall CRA rating**
 - Discrimination against applicant on a prohibited basis (ECOA/FH)
 - Violations of section 5 of FTC Act (Unfair and Deceptive Practices)
 - Violations of section 8 of RESPA (illegal kickbacks)
 - Violation of TILA provision regarding a consumer's right of rescission.



CRA Ratings

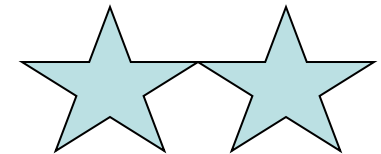
➤ **Outstanding**



➤ **Satisfactory**



➤ **Needs to Improve**



➤ **Substantial Noncompliance**





Community Development

Community Development is a key factor for two types of institutions:

- ♦ **Intermediate Small Banks (ISB)**
- ♦ **Large Banks**

Small Banks may strive for an outstanding rating with CD activities or strengthen a poor lending performance



The Four Hooks of Community Development

- 1) Affordable housing for LMI individuals and families**
- 2) Community services targeted to LMI individuals**



The Four Hooks Cont'd.

3) Activities that promote economic development by financing small businesses or small farms

- Small = SBA, SBDC or SBIC programs or gross annual revenues of \$1M or less

4) Activities that revitalize or stabilize:

- LMI geographies
- Designated disaster areas
- Distressed or underserved nonmetropolitan middle-income geographies



Where CD Activities Take Place

- **Consideration for CD loans, investments and services may be given if made in or benefit:**
- The bank's AA
 - A greater statewide or regional area that includes the bank's AA
 - Designated Major Disaster Areas as defined by FEMA for 36 months following designation. The FEMA website lists designated disaster areas.
 - Distressed & Underserved Rural **Middle-Income** Geographies as designated by the regulators
 - a county that has an unemployment rate of at least 1.5 times the national average
 - a poverty rate of 20% or more
 - population loss between censuses of 10% or more; net migration rate of 5%.



Community Development Loans

- **Have a primary purpose of CD**
- **Not reported as a home mortgage, small business, small farm or consumer loan**
 - ◆ Unless it is a multi-family loan
- **May be direct or indirect**
 - ◆ Indirect refers to loans originated by affiliates or third party lenders



Community Development Loans:

- Affordable housing rehabilitation and construction
- Loans to nonprofit organizations with CD purpose
- Loans to finance environmental cleanup or redevelopment of an industrial site
- Low-cost loans to fund education



Qualified Investments

A Qualified Investment:

- Is a lawful investment, deposit, membership share, or grant
- Has Community Development as its primary purpose
- May be direct or indirect (through affiliates)

Qualified Investments:

- **Investments, grants, deposits, or shares in or to organizations engaged in:**
 - ◆ Affordable housing
 - ◆ Financing small businesses or farms
 - ◆ Providing community services for LMI individuals
 - ◆ Supporting activities essential to the capacity of LMI to sustain economic development or utilize credit



Community Development Services

Community development services

- Have CD as its primary purpose
- Related to the provision of financial services or employee's expertise at the institution
- Has not been considered as a retail banking service



Examples

CD services may include:

- **Giving technical assistance on financial matters**
- **Loaning an executive to a qualifying organization**
- **Providing credit or foreclosure prevention counseling**
- **Providing financial planning to promote CD**
- **Hosting school savings programs**
- **Referring unqualified customers to community organization for assistance**



CRA Q&As

- **Read them!**

Does it qualify?

1. Bank employee serves on loan review committee for micro business lender
2. A bank makes a loan to fund construction of affordable single family houses
3. Bank executive is loaned to a city or community organization that serves LMI to develop its marketing campaign
4. Bank employees help distribute food at a local pantry

Does it qualify?

- 5. Bank gives a grant to a shelter for serving women leaving domestic abuse
- 6. Bank human resources workers help individuals develop resumes and improve interviewing skills
- 7. Bank makes a loan to fund construction of a new hotel in an LMI area
- 8. Bank employee serves on the board of a non-profit that provides community services to LMI individuals
- 9. A bank makes a grant to Big Brothers / Big Sisters



Developing Collaborative Relationships

Understand the Market

- What is the income level?
- What banks are in the market?
- What are the ratings of local banks?
- When will local banks be evaluated?
- What are their primary loan products?



Developing Collaborative Relationships

Understand Local Banks

- What sizes are they?
- What geographies do they serve?
- Who are their customers?
- Who are their competitors?
- What are their CD activities?



Developing Collaborative Relationships

Tell Your Story

- Who benefits?
- What is the impact?
- What do you bring to the table?
- What is missing from the project?
- How can banks specifically assist?



Developing Collaborative Relationships

Things to Consider

- Is there significant community support for your idea or initiative?
- Do you have a strong leadership team and business plan?
- Is your proposal appropriate for your organization's financial condition?
- Can you help the bank reach new customers?
- Is your proposal consistent with the bank's business model?
- Can you provide publicity for the bank?



Bank Decision Factors

■ Organization

- ◆ Capacity & expertise
- ◆ Sustainability
 - *Success Measures*

■ Project

- ◆ Location
- ◆ Beneficiaries/Impact
- ◆ Responsive to community needs
- ◆ Innovative or complex

■ Bank

- ◆ Risks and costs
- ◆ Aligned with business strategy and expertise
- ◆ Business development potential
- ◆ Value to overall CRA program



Other Collaboration Factors

- Be prepared to support why CD activity qualifies.
- Discuss a tracking mechanism to capture impact of community development collaborations. This will ensure help during an evaluation.
- Be proactive rather than reactive.
- Keep bank partners informed.





Questions





Public File

- **All written CRA related comments for the current year and two previous years**
- **The most recent public evaluation**
- **List of all branches - address and geographies**
- **List of services**
- **Map of Assessment Area(s)**
- **Last two years HMDA Disclosure Statement**



Public Access to Information

- The public has the right to comment on a bank's performance under the CRA, and to comment on any application submitted to the federal bank regulatory agencies to acquire another bank, add a branch, etc.
- For exam schedules, CRA data, HMDA data, and application information, see the agencies' websites:
 - www.ffiec.gov (CRA and HMDA data)
 - www.fdic.gov
 - www.federalreserve.gov
 - www.occ.treas.gov


FFIEC
FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
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

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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CRA

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 195, 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.



About CRA

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Public Data

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What's New

- 7/2/14 - The 2014 [Geocoding System](#) has been updated with the 2014 Census demographic data.
- 7/1/14 - The 2014 [Census Data Products](#) have been released.
- 7/1/14 - 2013 and 2012 [Distressed/Underserved Tract Lists](#) have been updated to include island areas American Samoa, Commonwealth of the Northern Mariana Islands, Guam, and U.S. Virgin Islands.
- 6/30/14 - 2014 [Distressed / Underserved Tract List](#) is now available.
- [View More](#)



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The information at this site is updated quarterly. In order to ensure that you have the most recent rating for a bank or thrift, you can use the links at the bottom of the page to view the bank's most recent public evaluation (PE). The table below shows the last date that each supervisory agency updated data on this site. Information at this site is updated quarterly.

Note:
Examination ratings are not made public until 45-60 days after the examination has concluded. Exams for smaller institutions can conclude one to two weeks. Examinations usually go longer. Therefore, it is unlikely that the ratings from any exams started within the two months before the date listed will be public.

Supervising Agency	Site reflects all CRA ratings made public by:
OCC	June 30, 2014
FRB	June 30, 2014
FDIC	June 30, 2014
OTS**	June 30, 2011

**There will be no more CRA ratings updates for the Office of Thrift Supervision (OTS). As of June 30, 2011, OTS is no longer an active regulatory agency.

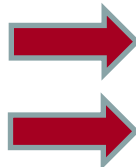
Search notes:
The ID #, if entered, overrides all other search criteria.
Partial entries are allowed for the Bank Name and City fields.
The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.
To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

CRA Rating:	All	ID #:	
Bank Name:	NBC Oklahoma	Agency:	All
City:		Exam Method:	All
State:	OK	Exam Period:	All
Sort by:	Bank Name Ascending	Asset Range (Thousands):	All
<input type="button" value="Submit"/> <input type="button" value="Clear"/>			

Display Fields:
☐ ID
☐ Agency
☐ Exam Date
☐ Bank Name
☐ City
☐ State
☐ CRA Rating
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☐ Exam Method
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To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

Display Fields:			
CRA Rating	All	ID #	
Bank Name	NBC Oklahoma	Agency	All
City		Exam Method	All
State	OK	Exam Period	All
Sort by	Bank Name Ascending	Asset Range (Thousands)	All
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Your search resulted in 2 matches

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	4032	FDIC	01/01/2011	NBC OKLAHOMA	OKLAHOMA CITY	OK	Satisfactory	\$449,692	Intermediate Small Institution
2	4032	FDIC	04/01/2014	NBC OKLAHOMA	OKLAHOMA CITY	OK	Satisfactory	\$539,698	Intermediate Small Institution

1

Search notes:

The ID #, if entered, overrides all other search criteria.
Partial entries are allowed for the Bank Name and City fields.
The City/State Criteria only selects those institutions whose physical headquarters are in the the selected City or State.
To select the fields to be included in the results display, hold the Ctrl key down & click on desired display fields.

Please select search criteria and click Submit Query:

CRA Rating: All

Bank Name: NBC Oklahoma

City:

State: OK

Sort by: Bank Name
Ascending

Submit

Clear

ID #:

Agency: All

Exam Method: All

Exam Period: All

Asset Range (Thousands): All

Display Fields:

ID
Agency
Exam Date
Bank Name
City
State
CRA Rating
Asset Size
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FDIC
Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

Advanced Search

Home > Industry Analysis > Bank Data & Statistics > Community Reinvestment Act (CRA) Performance Ratings Home

Community Reinvestment Act (CRA) Performance Ratings

Welcome to the FDIC CRA Ratings search.

These pages enable you to find current and past CRA ratings and PEs for specific institutions that have been examined by the FDIC since July 1, 1990. The site offers users the opportunity to search for the ratings and PEs of one or more institutions through the use of drop down search options for criteria such as "Asset Size", "Exam Period", "CRA Rating", "City", etc.

FDIC Release Date refers to the year in which the FDIC made public (via monthly Press Release) the results of a CRA examination. For example, if the PE for a CRA examination was made public in the press release of June 1996, you would enter "1996" in this field. The actual exam date can be found in the public evaluation.

If the FDIC no longer supervises an institution due to charter conversions, closings, mergers or other activity subsequent to the most recent FDIC examination, **the CRA Rating and asset data from the last FDIC examination will appear in the default query results.** However, the name of the current supervisory agency will also be provided. For CRA performance ratings of banks currently supervised by the Office of the Comptroller of the Currency (OCC), Federal Reserve Board (FRB), or the Office of Thrift Supervision (OTS), use the Interagency Ratings Web site of the [Federal Financial Institutions Examination Council \(FFIEC\)](#).

The FDIC provides quarterly updates for FDIC-supervised institutions to the FFIEC. Due to the timing of updates to the FFIEC Web site, there may be a difference in data obtained between the FDIC and FFIEC Web sites and other information sources.

Refer to [Frequently Asked Questions](#) for more information.

To make a search, select search criteria and click Submit Query.

CRA Rating:	All Ratings	* State:	All States	Release:	All Years
† Bank Name:		Asset Range: (Thousands)	All Ranges	‡ CERT #:	4032
° City:		Exam Criteria:	All Proc Codes		
Sort By:	Bank Name	A to Z	Status:	Currently FDIC Supervised - Active	

Submit Query

Clear

Display Fields*

Row Number

Cert

Release Date

Status

Bank Name

Street

City

State

Zip


CRA Rating

*Hold Ctrl to select multiple fields.

† The City/State Criteria only selects those institutions whose physical headquarters are in the selected City/State.
‡ Partial entries allowed. ° CERT overrides other criteria, except FDIC Supervised.

File Last Updated: 10/17/2013

Customer Assistance Form


Federal Deposit Insurance Corporation
 Each depositor insured by at least \$250,000 per insured bank

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Refer to [Frequently Asked Questions](#) for more information.

To make a search, select search criteria and click Submit Query

Clear Fields

CRA Rating: All Ratings	State: All States	Release: All Years	Row Number: 1-100
Bank Name:	Asset Range:	CERT #	Review Date
City:	Exam Office:	All Proc Codes	Review Date
Sort By: Bank Name	A to Z	Status: Currently FDIC Supervised - Active	Do:

[Submit Query](#)
[Clear](#)

Hold Ctrl to select multiple fields

The City/State Criteria only selects those institutions whose physical headquarters are in the selected City/State.
 Partial entries allowed. CERT overrides other criteria, except FDIC Supervised.

record(s) found.

CERT	FDIC Release Date	Bank Name	City	State	Last FDIC CRA Rating	Asset Size (in thousands as of FDIC Exam Date)	FFIEC
4032	04/01/2014	NEC OKLAHOMA	OKLAHOMA CITY	OK	Satisfactory	\$579,698	View
4032	01/01/2011	NEC OKLAHOMA	OKLAHOMA CITY	OK	Satisfactory	\$449,692	View
4032	04/01/2007	NBac	TULSA	OK	Satisfactory	\$155,190	View
4032	03/01/2002	NBac	TULSA	OK	Satisfactory	\$161,626	View

These links reference Portable Document Format (PDF) files. Adobe Acrobat, a reader [available for free on the Internet](#), is required to display or print PDF files. You may also [request a printed copy](#) of these files.

Three pages enable you to find current and past CRA ratings and PEs for specific institutions that have been examined by the FDIC since July 1, 1996. The site offers users the opportunity to search for the ratings and PEs of one or more institutions through the use of drop down search options for criteria such as "Asset Size", "Exam Period", "CRA Rating", "City", etc.

FDIC Release Date refers to the year in which the FDIC made public (via monthly Press Releases) the results of a CRA examination. For example, if the PE for a CRA examination was made public in the press release of June 1996, you would enter "1996" in this field. The actual exam date can be found in the public evaluation.

If the FDIC no longer supervises an institution due to charter conversions, closings, mergers or other activity subsequent to the most recent FDIC examination, the CRA Rating and asset data from the last FDIC examination will appear in the default query results. However, the name of the current supervising agency will also be provided. For CRA performance ratings of banks currently supervised by the Office of the Comptroller of the Currency (OCC), Federal Reserve Board (FRB), or the Office of Thrift Supervision (OTS), use the Interagency Ratings Web site of the [Federal Financial Institutions Examination Council \(FFIEC\)](#).

The FDIC provides quarterly updates for FDIC-supervised institutions to the FFIEC. Due to the timing of updates to the FFIEC Web site, there may be a difference in data obtained between the FDIC and FFIEC Web sites and other information sources.



Research Continued

PUBLIC DISCLOSURE

October 15, 2013

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

NBC Oklahoma
Certificate Number: 4032

13401 North Pennsylvania Avenue
Oklahoma City, Oklahoma 73120

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

1601 Bryan Street
Dallas, Texas 75201

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.



Beyond the CRA

- **CRA does not define a bank**
- **Commercial, CDFI, Agricultural, Consumer**
- **Bank “Personalities”**



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Community Affairs Specialist
Dallas Region FDIC
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Cell (214) 808-0071
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Additional Resources

Bank Ratings & Evaluations

- **FFIEC** <http://www.ffiec.gov/craratings/default.aspx>
- ♦ **FDIC** <http://www2.fdic.gov/crapes/>
- ♦ **FRB** <http://www.federalreserve.gov/apps/crape/BankRating.aspx>
- ♦ **OCC** <http://www.occ.treas.gov/cra/crasrch.htm>





Additional Resources

- Supervisory Agency Community Affairs Departments
- www.fdic.gov: Deposit market share data, list of branches, Bank Call Reports (<https://www.fdic.gov/regulations/cra/>)
- www.federalreserve.gov: Federal Reserve System
- www.ffiec.gov: HMDA data, CRA data, geocoding/mapping system, Interagency Questions and Answers on CRA; links to CRA ratings
- www.occ.treas.gov: Office of the Comptroller of the Currency
 - ◆ One-page fact sheets, e-zines and other publications on important CD programs and topics available www.occ.treas.gov/cdd/commfoc.htm



Additional Resources

- **Definitions of Terms in CRA Performance Evaluations (published by the FDIC):**
<http://www2.fdic.gov/crapes/peterms.asp>
- **Glossaries of Community Development Terms- HUD:**
<http://www.hud.gov/offices/cpd/library/glossary/>
- **Glossary of Community Development Terms - St. Louis Fed:**
http://stlouisfed.org/community_development/selfstudy/pdf/glossary.pdf
- **Glossary of Economic terms -San Francisco Fed**
<http://www.frbsf.org/tools/glossary/>



Additional Resources

Interagency Questions & Answers (Q&As)

- **Link to current Interagency Questions & Answers Regarding Community Reinvestment (Q&As) – July 15, 2016**
<https://www.ffiec.gov/cra/qnadoc.htm>



Additional Resources

- Home page - www.ffiec.gov
- Enter a street address to find the MSA/MD, state, county, and census tract codes.
<https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>
- Click on the “Get Census Demographic” button for tract income level data





Additional Resources

Financial Institution Directory

- Institution offices in area
 - ◆ Choose “Locations”
- Institution asset size
- Institution headquarters
- Institution primary regulator & primary product

<https://www5.fdic.gov/idasp/advSearchLanding.asp>



Institution Directory - Advanced Search

Use advanced search criteria to find a bank or bank holding company, generate comprehensive financial or demographic reports, and find bank locations and groups of banks.

Search:

[Banks](#)

[Locations](#)

[Bank Holding Companies](#)

[All Entities](#)

Summary Statistics

FDIC-Insured Institutions

Number as of 8/7/2014 6,660

Assets as of 3/31/2014 \$14,986,870

Deposits as of 3/31/2014 \$11,365,780

Dollars in millions; [adjusted for mergers](#)

[More Details...](#)

Source: FDIC



Institution Information

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

Home > Industry Analysis > Bank Data & Statistics > Institution Directory Home

BankFind | Institution Directory | Search | Banks | Locations | Bank Holding Companies | All | Download Data | Disclaimer and Methodology | Questions

CIBM BANK Cert: [11729](#) Branch Office: 31 Uninum: 540374

INDIANA

Marion County

5120 East 82nd Street Indianapolis 46250 [11](#) 6/3/2013

Total for Marion County: 1
Total for FDIC Certificate #11729: 1

CITIZENS BANK Cert: [9647](#) Branch Office: 12 Uninum: 428148

INDIANA

Click on institution link.



Institution Information

Key demographic information as of August 7, 2014

Citizens Bank
33 North Indiana Street
Mooresville, IN 46158

FDIC Certificate #:	9647	Date Established:
Bank Charter Class:	Federal Reserve Non-member	Date of Deposit Insurance:
Primary Federal Regulator:	Federal Deposit Insurance Corporation	More Demograph
Primary Internet Web Address:	http://www.citizens-banking.com	Generate

Information Gateway

ID Report Selections: Report Date: [Generate Report](#)

-----More Information-----

1 Current List of Offices	1 Bank Holding Company Ownership and Affiliates
1 Compare to Peer Group(s)	1 Regional Economic Conditions (FDIC RECON)
1 FFIEC Call/TFR Report 6/30/2014 Latest Available	1 Organization Hierarchy from the Federal Reserve System
1 FFIEC Uniform Bank Performance Report (UBPR)	1 FDIC CRA ratings
1 FDIC/OTS Summary of Deposits	1 Consumer Assistance from Primary Federal Regulator

Institution headquarters

Institution primary regulator

Institution asset size

Institution offices by city/county



Institution Information

[Save to Excel file](#)[Save to CSV file](#)[Print this page](#)

Citizens Bank

33 North Indiana Street
Mooresville, IN 46158

FDIC Certificate #: 9647 [Bank Charter Class: NM](#)

Definition	Dollar figures in thousands	Citizens Bank Mooresville, IN December 31, 2013	Citizens Bank Mooresville, IN December 31, 2012
Assets and Liabilities			
1 Total employees (full-time equivalent)		128	126
2 Total assets		378.129	364.616
3 Cash and due from depository institutions		35,878	31,165
4 Interest-bearing balances		31,230	27,844
5 Securities		84,244	84,835
6 Federal funds sold & reverse repurchase agreements		0	0
7 Net loans & leases		245.233	234.819

This is an intermediate small bank.



Institution Information

FDIC Certificate #: 58279 Bank Charter Class: NM			
Definition	Dollar figures in thousands	Evansville Commerce Bank Evansville, IN December 31, 2013	Evansville Commerce Bank Evansville, IN December 31, 2012
Net Loans and Leases			
1 Net loans and leases		55,911	45,124
2 Plus: Loan Loss Allowance		873	915
3 Total loans & leases		56,784	46,039
4 Plus: Unearned income		0	0
5 Loans and leases, gross		56,784	46,039
6 All real estate loans		39,393	31,662
7 Real estate loans in domestic offices:		39,393	31,662
8 Construction and land development		3,122	1,703
9 Commercial real estate		16,585	14,577
10 Commercial real estate owner-occupied		9,091	8,566
11 Other non-farm non-residential		7,494	6,011
12 Multifamily residential real estate		4,824	3,606
13 1-4 family residential		14,862	11,751
14 Farmland		0	25
15 Real estate loans in foreign offices:		N/A	N/A
16 Farm loans		0	0
17 Commercial and industrial loans		17,031	14,019
18 To non-U.S. addressees		N/A	N/A
19 Loans to individuals		343	328
20 Credit cards		0	0
21 Other revolving credit plans		7	32
22 Automobile loans		179	99
23 Other loans to individuals		157	197
24 Total other loans and leases *		17	30
25 Loans to foreign governments & official institutions		0	0
26 Obligations of states & political subdivisions in the U.S.		0	0
27 Other loans		17	30
28 Lease financing receivables		0	0
29 Loans to depository institutions and acceptances of other banks		0	0

This institution's primary loan products are:

1. Commercial RE
2. Residential RE
3. Commercial