

Statics (Engineering Mechanics)

The Community Reinvestment Act of 1977 (CRA) encourages certain insured depository institutions to help meet the credit needs of the communities in which they are chartered, including low- and moderate-income (LMI) neighborhoods, consistent with the safe and sound operation of such institutions.

The CRA requires federal banking agencies to

assess the institution's record of meeting the credit needs of its entire community, including LMI neighborhoods, consistent with the safe and sound operation of such institution, and

take such record into account in its evaluation of an application for a deposit facility by such institution.

On May 5, 2022, the OCC, the Federal Reserve Board (FRB), and the Federal Deposit Insurance Corporation (FDIC) jointly released a notice of proposed rulemaking (NPR) to strengthen and modernize the Community Reinvestment Act (CRA) regulations to better achieve the purpose of the CRA. The OCC encourages stakeholders to review the proposed rule and provide comments on or before the close of the comment period on August 5, 2022.

2022 Interagency Notice of Proposed Rulemaking

2021 Final CRA Rule (Based on 1995 CRA Rule)

Rescinded June 2020 Rule

The OCC rescinded the June 2020 Rule in December 2021. Guidance issued to implement the 2020 rule remains in effect for activities conducted October 1, 2020, through December 31, 2021.

Examinations in process and scheduled for 2022 will not be affected by the implementation of the CRA final rule announced in OCC Bulletin 2021-61. CRA evaluations are based on the rules and guidance in effect at the time the activity was conducted.

CRA 2020 Final Rule

CRA Illustrative List of Qualifying Activities (PDF)

Top Tasks

Qualifying Activity Confirmation Visit the CRA Qualifying Activity Confirmation Request page.

Search CRA Database Search national banks and federal savings associations' CRA ratings and performance evaluations.

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View CRA Exam Schedule Get a list of national banks and federal savings associations scheduled for CRA examinations in the next quarter.

Handbook, Procedures, and Guidance

Additional Resources

National Banks Evaluated on the Basis of a Strategic Plan Under the CRA

Get a list of national banks operating under approved CRA strategic plans and a reference to the authorizing regulation.

Wholesale and Limited Purpose Banks

Get a list of banks designated as wholesale or limited purpose, definitions for these terms, and a reference to the authorizing regulation.

Community Affairs

Get information about best practices and investment opportunities on a broad range of community development topics and access training, workshops and conferences conducted by Community Affairs Officers.

Reference

[An Introduction to Genetic Engineering](#)

[AIAA Aerospace Design Engineers Guide \(Library of Flight\)](#)