The FDIC

- An independent federal agency

- **Major responsibilities:**
  - Insuring deposits
  - Bank supervision
  - Failed bank resolution

- Economic Inclusion
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
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
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 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.
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.ffciec.gov](http://www.ffciec.gov)
Incentives for Compliance

- 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.
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.
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)
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

Assessment Areas

CD Loans, Investments & Services (Optional)*

Evidence of discriminatory or illegal practices

CRA RATING

Lending test
Loan-to-deposit Ratio
Inside/outside assessment area
Geographic distribution
Borrower distribution

Complaints

Public File
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*
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 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
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
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
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

- 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?
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?
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
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.ffciec.gov (CRA and HMDA data)
- www.fdic.gov
- www.federalreserve.gov
- www.occ.treas.gov
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).

**Consumer Compliance**

- HMDA
- CRA
- GSElending/Mapping System
- Rate Spread Calculator
- FFIEC Census and Demographic Data

**Reports**

- Reporting Forms
- FFIEC Reports
- On-line Info Systems

Maintained by the FFIEC. For suggestions regarding this site, Contact Us.

Last Modified: 06/24/2014 8:25 AM

www.ffiec.gov
The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 346, 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
- Background & Purpose
- CRA Examinations
- Interagency Q&A
- Regulation
- Who Reports Data?

How to File
- A Guide to CRA Data Collection and Reporting
- CRA-HMDA Newsletter
- Data Entry Software
- Edits
- File Formats
- Submitting Data

Public Data
- CRA Data Products
- CRA Examinations
- CRA Ratings
- FFIEC Census and Demographic Data
- On-Line Reports

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 - 2014 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
Research Continued

Community Reinvestment Act

FFIEC INTERAGENCY CRA RATING SEARCH

Welcome to the FFIEC Interagency CRA Rating Search. This search engine will enable you to find the latest CRA ratings of financial institutions supervised by the OCC, FRB, and FDIC. By selecting the criteria of the bank(s) you wish to obtain, you can get the latest CRA rating. Visit [Help on CRA Ratings or Frequently Asked Questions](#) for more information.

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 this page. The table below shows the last date that each supervisory agency updated data on this site. Information at this site is updated quarterly. Examinations are usually completed within the two-month time frame. Therefore, it is unlikely that the ratings from any exams started within the two months before the date listed will be public.

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

<table>
<thead>
<tr>
<th>Supervising Agency</th>
<th>Last Update</th>
</tr>
</thead>
<tbody>
<tr>
<td>OCC</td>
<td>June 30, 2014</td>
</tr>
<tr>
<td>FRB</td>
<td>June 30, 2014</td>
</tr>
<tr>
<td>FDIC</td>
<td>June 30, 2014</td>
</tr>
<tr>
<td>OTS**</td>
<td>June 30, 2011</td>
</tr>
</tbody>
</table>

**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 City or State selected. 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.

![Search Criteria and Submit Query](image)

[Download entire ratings database](#)
Community Reinvestment Act

CRA Ratings and Performance Evaluations (PEs)

- Interagency CRA Ratings Page
- FDIC Ratings and PEs
- FRB Ratings and PEs
- OCC Ratings and PEs
- OTS Ratings and PEs

Maintained by the FFIEC. For suggestions regarding this site, Contact Us.
Last Modified: 11/05/2013 8:42 AM
Research Continued

Community Reinvestment Act

FFIEC INTERAGENCY CRA RATING SEARCH

Welcome to the FFIEC Interagency CRA Rating Search. This search engine will enable you to find the latest CRA ratings of financial institutions supervised by the FED. By selecting the criteria of the bank(s) you wish to obtain, you can get the latest CRA rating. Visit Help on CRA Ratings or Frequently Asked Qs.

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 or the 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 not current. 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 earlier. 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 city or state selected.
To view the fields to be included in the results display, hold the Ctrl key down & click on desired display field.

Please select search criteria and click Submit Query:

- CRA Rating: All
- Bank Name: NBC Oklahoma
- City: All
- State: OK
- ID #: All
- Agency: All
- Exam Date: All
- Exam Period: All
- Exam Method: All
- Asset Size: All
- CRA Rating: All
- Asset Size: All
- Exam Method: All
- Row Numbers: All

Submit

Download entire ratings database
### FFIEC INTERAGENCY CRA RATING SEARCH

<table>
<thead>
<tr>
<th>Row</th>
<th>ID</th>
<th>Agency</th>
<th>Exam Date</th>
<th>Bank Name</th>
<th>City</th>
<th>State</th>
<th>CRA Rating</th>
<th>Asset Size (x 1,000)</th>
<th>Exam Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4032</td>
<td>FDIC</td>
<td>01/01/2011</td>
<td>NBC OKLAHOMA</td>
<td>OKLAHOMA CITY</td>
<td>OK</td>
<td>Satisfactory</td>
<td>$416,862</td>
<td>Intermediate Small Institution</td>
</tr>
<tr>
<td>2</td>
<td>4032</td>
<td>FDIC</td>
<td>04/01/2014</td>
<td>NBC OKLAHOMA</td>
<td>OKLAHOMA CITY</td>
<td>OK</td>
<td>Satisfactory</td>
<td>$630,696</td>
<td>Intermediate Small Institution</td>
</tr>
</tbody>
</table>

Search notes:
- The ID field overrides all other search criteria.
- Partial entries are allowed for the Bank Name and City fields.
- The City/State ORCA 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.
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.
### Research Continued

![FDIC Community Reinvestment Act (CRA) Performance Ratings](image)

### Table: FDIC CRA Performance Ratings

<table>
<thead>
<tr>
<th>CERT</th>
<th>FDIC Release Date</th>
<th>Bank Name</th>
<th>City</th>
<th>State</th>
<th>Last FDIC CRA Rating</th>
<th>Asset Size (in thousands of dollars)</th>
<th>PG-24</th>
</tr>
</thead>
<tbody>
<tr>
<td>4032</td>
<td>04/01/2014</td>
<td>NBC OKLAHOMA</td>
<td>OKLAHOMA</td>
<td>OK</td>
<td>Satisfactory</td>
<td>53298,600</td>
<td>Yes</td>
</tr>
<tr>
<td>4033</td>
<td>07/01/2011</td>
<td>NBC OKLAHOMA</td>
<td>OKLAHOMA</td>
<td>OK</td>
<td>Satisfactory</td>
<td>442,572</td>
<td>Yes</td>
</tr>
<tr>
<td>4034</td>
<td>04/01/2007</td>
<td>NBaC</td>
<td>TULSA</td>
<td>OK</td>
<td>Satisfactory</td>
<td>155,195</td>
<td>Yes</td>
</tr>
<tr>
<td>4035</td>
<td>03/01/2002</td>
<td>NBaC</td>
<td>TULSA</td>
<td>OK</td>
<td>Satisfactory</td>
<td>161,626</td>
<td>Yes</td>
</tr>
</tbody>
</table>

These tables reference Portable Document Format (PDF) files. Adobe Acrobat is required to display or print PDF files. You may also require a certified copy of these files.

These pages enable you to find current and past CRA ratings and PG-24s for specific institutions that have been examined by the FDIC since July 1, 1996. The site also offers the opportunity to search for the ratings and PG-24s of one or more institutions through the use of drop down search options for criteria such as "Institution", "Exam Period", "CRA Rating", "PG-24", etc.

The FDIC Release Date refers to the year in which the FDIC made public its monthly press release of the results of a CRA examination. For example, the PG-24 for an institution was made public in the press release of June 1998, you would enter "1998" in this field. The actual exam date can be found in the public examination.

The FDIC no longer spends an institution for charter conversions, changes, mergers, or other activities subsequent to the most recent FDIC examination, that 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 displayed. For CRA performance ratings of banks currently supervised by the Office of the Comptroller of the Currency (OCC), Federal Reserve Board (FRB), and the Office of Thrift Supervision (OTS), use the Interagency Rating site of the Federal Financial Institutions Examination Council (FFIEC).

The FDIC provides quarterly updates for FDIC-insured institutions to the FRB. Due to the nature of updates to the FRB, this site may be subject to a delay in getting the latest data. Please refer to the FDIC for up-to-date information on the institutions.
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”
Gloria Reynolds
Community Affairs Specialist
Dallas Region FDIC
Office (972) 761-2413
Cell (214) 808-0071
glreynolds@fdic.gov
Bank Ratings & Evaluations

- **FFIEC** [http://www.ffiec.gov/craratings/default.aspx](http://www.ffiec.gov/craratings/default.aspx)
  - FDIC [http://www2.fdic.gov/crapes/](http://www2.fdic.gov/crapes/)
Additional Resources

- Supervisory Agency Community Affairs Departments
- [www.ffiec.gov](http://www.ffiec.gov): HMDA data, CRA data, geocoding/mapping system, Interagency Questions and Answers on CRA; links to CRA ratings
  - One-page fact sheets, e-zines and other publications on important CD programs and topics available [ww.occ.treas.gov/cdd/commfoc.htm](http://ww.occ.treas.gov/cdd/commfoc.htm)
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:

Glossary of Economic terms - San Francisco Fed
http://www.frbsf.org/tools/glossary/
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
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 Information

**CIBM BANK**  
Cert: 11729  
Branch Office: 31  
Unnim: 540374  
**INDIANA**  
Marion County  
5120 East 82rd Street  
Total for Marion County: 1  
Total for FDIC Certificate #11729: 1

**CITIZENS BANK**  
Cert: 9647  
Branch Office: 12  
Unnim: 428148  
**INDIANA**

---

Click on institution link.
### Institution Information

**Citizens Bank**

33 North Indiana Street
Mooresville, IN 46158

<table>
<thead>
<tr>
<th>FDIC Certificate #</th>
<th>9647</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Charter Class</td>
<td>Federal Reserve Non-member</td>
</tr>
<tr>
<td>Primary Federal Regulator</td>
<td>Federal Deposit Insurance Corporation</td>
</tr>
<tr>
<td>Primary Internet Web Address</td>
<td><a href="http://www.citizens-banking.com">http://www.citizens-banking.com</a></td>
</tr>
<tr>
<td>Date Established</td>
<td>Date of Deposit Insurance</td>
</tr>
</tbody>
</table>

### Information Gateway

**ID Report Selections:**
- Assets and Liabilities

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

**Institution headquarters**
**Institution primary regulator**
**Institution asset size**
**Institution offices by city/county**
### Institution Information

**Citizens Bank**
33 North Indiana Street
Mooresville, IN 46158

FDIC Certificate #: 9647  **Bank Charter Class**: NM

<table>
<thead>
<tr>
<th>Definition</th>
<th>Dollar figures in thousands</th>
<th>Citizens Bank Mooresville, IN December 31, 2013</th>
<th>Citizens Bank Mooresville, IN December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets and Liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Total employees (full-time equivalent)</td>
<td>128</td>
<td>126</td>
<td></td>
</tr>
<tr>
<td>2 Total assets</td>
<td></td>
<td>378,129</td>
<td>364,616</td>
</tr>
<tr>
<td>3 Cash and due from depository institutions</td>
<td>35,878</td>
<td>31,165</td>
<td></td>
</tr>
<tr>
<td>4 Interest-bearing balances</td>
<td></td>
<td>31,230</td>
<td>27,844</td>
</tr>
<tr>
<td>5 Securities</td>
<td></td>
<td>84,244</td>
<td>84,835</td>
</tr>
<tr>
<td>6 Federal funds sold &amp; reverse repurchase agreements</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>7 Net loans &amp; leases</td>
<td></td>
<td>245,233</td>
<td>234,819</td>
</tr>
</tbody>
</table>

This is an intermediate small bank.
This institution’s primary loan products are:
1. Commercial RE
2. Residential RE
3. Commercial