**Step 1: Retail Lending Test for Large and Intermediate Banks**

Each major product line in the retail lending test would be evaluated separately, with the agencies determining if a bank's performance in each product line is satisfactory. The agencies would assign a performance score for each retail lending test product line, with scores ranging from Substantial Compliance (0) to Substantial Noncompliance (10). A bank's overall performance score for the retail lending test would be the weighted average of each major product line.

**Step 2: Retail Lending Test for Large and Intermediate Banks**

The agencies would assign performance scores for each major product line in the retail lending test for large and intermediate banks. The agencies would assign a performance score for each major product line, with scores ranging from Satisfactory (1) to Substantial Noncompliance (10). A bank's overall performance score for the retail lending test would be the weighted average of each major product line.

**Step 3: Retail Lending Test for Large and Intermediate Banks**

The agencies would assign a performance score for each major product line in the retail lending test for large and intermediate banks. The agencies would assign a performance score for each major product line, with scores ranging from High Satisfactory (1) to Substantial Noncompliance (10). A bank's overall performance score for the retail lending test would be the weighted average of each major product line.

**Step 4: Retail Lending Test for Large and Intermediate Banks**

The agencies would assign a performance score for each major product line in the retail lending test for large and intermediate banks. The agencies would assign a performance score for each major product line, with scores ranging from High Satisfactory (1) to Substantial Noncompliance (10). A bank's overall performance score for the retail lending test would be the weighted average of each major product line.

**Step 5: Retail Lending Test for Large and Intermediate Banks**

The agencies would assign a performance score for each major product line in the retail lending test for large and intermediate banks. The agencies would assign a performance score for each major product line, with scores ranging from High Satisfactory (1) to Substantial Noncompliance (10). A bank's overall performance score for the retail lending test would be the weighted average of each major product line.