

1. Profile of unsampled, sampled, and responding institutions, by number and by proportion of assets or type of lending

Item	Size of banking institution (assets as of December 31, 1999, in millions of dollars)						
	Less than 950	950-4,999	5,000-29,000	30,000 or more	Overall		
<i>By number of institutions</i>							
Not sampled							
Small institutions	9,576	0	0	0	9,576		
Large institutions ¹	0	61	22	4	87		
Total	9,576	61	22	4	9,663		
Sampled							
Respondents	0	72	44	27	143		
Nonrespondents	18	273	60	6	357		
Total	18	345	104	33	500		
MEMO							
Response rate (percent)	0.0	20.9	42.3	81.8	28.6		
<i>Assets or type of lending</i>							
	Assets	1-4 family mortgage loan outstandings	Small business loan outstandings ²	CRA 1-4 family mortgage loan originations ²	CRA home improvement loan originations ²	CRA small business loan originations ²	Community development loan originations ²
<i>By percent of assets held, loans outstanding, or loans originated³</i>							
Not sampled							
Small institutions	18	23	43	19	25	24	12
Large institutions ¹	10	3	3	2	3	4	8
Total	28	26	46	21	28	28	20
Sampled							
Respondents	52	47	31	53	45	39	44
Nonrespondents	21	27	23	26	27	33	36
Total	72	74	54	79	72	72	80

1. Includes large wholesale banks, special purpose banks, banks headquartered outside the United States, and banks that were acquired after December 31, 1999.

2. Estimated. Figures for CRA lending are estimates based on preliminary 1999 HMDA data and on CRA data for small business, small farm, and community development lending; estimation of the extent of lending in a banking institution's local community draws on information on bank office location or reported CRA assessment areas.

3. *Percent of assets held*: Assets held as of December 31, 1999, as a proportion of assets held by all U.S. banking institutions at that date; *Percent of outstanding loans*: Dollar amount of loans outstanding at the end of 1999 as a proportion of dollar amount of loans held by all U.S. banking institutions at that time; estimated for small business loan outstandings by extrapolating data from the June 30, 1999, Bank Call and Thrift Financial Reports; *Percent of loan originations*: Dollar amount of loans originated during 1999 as a proportion of dollar amount of loans originated by all U.S. banking institutions reporting loan origination data pursuant to the HMDA or CRA during the year.

2a. Nature of responses to questions about overall and CRA-related lending, by loan product and measure of performance or profitability

Number of respondents

Loan product and measure of performance or profitability	Nature of response									
	Reported actual tabulation	Gave estimate or educated guess	Did not respond	Asked question	Not applicable	Reported actual tabulation	Gave estimate or educated guess	Did not respond	Asked question	Not applicable
	Overall lending					CRA-related lending				
<i>Home purchase and refinance loans</i>										
Performance										
30-89 day delinquency rate	87	29	24	140	3	34	27	74	135	8
90 or more days delinquency or nonaccruing rate	88	29	23	140	3	34	27	74	135	8
Charge-off rate	68	36	36	140	3	31	24	80	135	8
Relative credit losses (qualitative response)	6	100	29	135	8	...	...	...	...	...
Profitability										
Absolute profitability (qualitative response)	22	110	8	140	3	5	105	29	139	4
Absolute profitability (quantitative response, ROE) ¹	15	36	89	140	3	2	32	105	139	4
Relative profitability (qualitative response)	1	105	33	139	4	...	...	...	...	...
Relative profitability (quantitative response, ROE) ¹	1	73	65	139	4	...	...	...	...	...
<i>Home improvement loans</i>										
Performance										
30-89 day delinquency rate	38	53	25	116	27	10	30	70	110	33
90 or more days delinquency or nonaccruing rate	48	44	24	116	27	12	31	67	110	33
Charge-off rate	33	36	47	116	27	6	33	71	110	33
Relative credit losses (qualitative response)	2	80	28	110	33	...	...	...	...	...
Profitability										
Absolute profitability (qualitative response)	5	98	13	116	27	2	81	32	115	28
Absolute profitability (quantitative response, ROE) ¹	0	30	86	116	27	0	16	99	115	28
Relative profitability (qualitative response)	0	85	30	115	28	...	...	...	...	...
Relative profitability (quantitative response, ROE) ¹	0	67	48	115	28	...	...	...	...	...
<i>Small business loans</i>										
Performance										
30-89 day delinquency rate	43	52	30	125	18	16	27	81	124	19
90 or more days delinquency or nonaccruing rate	44	46	35	125	18	18	25	81	124	19
Charge-off rate	35	50	40	125	18	14	28	82	124	19
Relative credit losses (qualitative response)	2	89	32	123	20	...	...	...	...	...
Profitability										
Absolute profitability (qualitative response)	15	89	21	125	18	6	86	33	125	18
Absolute profitability (quantitative response, ROE) ¹	9	18	98	125	18	2	12	111	125	18
Relative profitability (qualitative response)	0	85	40	125	18	...	...	...	...	...
Relative profitability (quantitative response, ROE) ¹	0	76	49	125	18	...	...	...	...	...

Note. Overall lending includes both CRA-related and non-CRA-related lending.

... Not applicable.

1. ROE, return on equity.

2b. Nature of responses to questions about lending, by loan product and measure of performance or profitability

Number of respondents

Loan product and measure of performance or profitability	Nature of response				
	Reported actual tabulation	Gave estimate or educated guess	Did not respond	Asked question	Not applicable
<i>Community development loans</i>					
Performance					
30-89 day delinquency rate	49	40	38	127	16
90 or more days delinquency or nonaccruing rate	51	37	39	127	16
Charge-off rate	51	32	44	127	16
Profitability					
Absolute profitability (qualitative response)	9	110	9	128	15
Absolute profitability (quantitative response, ROE) ¹	4	17	107	128	15
<i>CRA special lending programs</i>					
Performance					
30-89 day delinquency rate	123	45	129	297	44
90 or more days delinquency or nonaccruing rate	117	44	136	297	44
Charge-off rate	109	25	163	297	44
Profitability					
Absolute profitability (qualitative response)	7	268	66	341	0
Absolute profitability (quantitative response, ROE) ¹	4	65	272	341	0

1. ROE, return on equity.

2c. Estimated volume of lending in 1999 by the 500 surveyed institutions, by loan product, survey response, and asset size¹

Billions of dollars, except as noted

Sampled banking institutions	Number	Loan product									Community development ²
		Home purchase and refinance			Home improvement			Small business			
		Overall lending	CRA-related lending	MEMO: CRA as percent of overall	Overall lending	CRA-related lending	MEMO: CRA as percent of overall	Overall lending	CRA-related lending	MEMO: CRA as percent of overall	
<i>By survey response</i>											
Respondents	143	369.1	37.5	10.2	7.3	1.4	19.2	68.2	32.2	47.2	7.2
Nonrespondents	357	201.2	18.5	9.2	4.7	.8	17.0	48.8	26.7	54.7	6.0
<i>By asset size</i>											
Less than \$5 billion	363	92.3	9.7	10.5	2.7	.5	18.5	32.5	17.4	53.5	3.0
\$5 billion to \$30 billion . . .	104	213.3	13.8	6.5	4.1	.7	17.1	35.5	18.1	51.0	4.3
More than \$30 billion	33	264.7	32.5	12.3	5.2	1.0	19.2	48.9	23.4	47.9	5.8
Total	500	570.3	56.0	9.8	12.0	2.2	18.3	117.0	58.9	50.3	13.2

Note. Overall lending includes both CRA-related and non-CRA-related lending.

1. Volumes are estimated using preliminary data filings for 1999 by banking institutions under the HMDA (for the mortgage-related lending) and the CRA (for the small business and community development lending).

2. All community development loans are CRA-related.

3a. Profitability of home purchase and refinance lending, by size of banking institution, per institution

Percent of respondents, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ²	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>Absolute profitability</i>								
Profitable	68	54	73	39	85	46	70	50
Marginally profitable	24	32	24	36	15	19	24	32
Break even	5	2	3	6	0	0	4	3
Marginally unprofitable	0	5	0	12	0	19	0	7
Unprofitable	2	7	0	6	0	15	2	8
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans	0		0		0		0	
Somewhat higher for CRA loans	0		0		0		0	
About the same for CRA loans	61		48		31		56	
Somewhat lower for CRA loans	27		18		27		25	
Lower for CRA loans	12		33		42		19	
Total	100		100		100		100	
MEMO								
Number that responded	41		33		26		...	
Number that did not answer	28		10		1		...	
Number for which question not applicable ³	3		1		0		...	
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean	-.6		-3.7		-7.7		-1.8	
Median . . . . .	.0		.0		.0		.0	
Number of respondents reporting same ROE	25		16		8		...	
Number of respondents reporting a difference	7		8		7		...	
Number that did not answer	37		19		12		...	
Number for which question not applicable ³	3		1		0		...	

Note. In this and subsequent tables, components may not sum to 100 percent because of rounding.

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

3b. Profitability of home purchase and refinance lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ²	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>Absolute profitability</i>								
Profitable	79	75	90	43	95	71	91	64
Marginally profitable	17	18	8	45	5	9	8	20
Break even	4	4	2	5	0	0	1	2
Marginally unprofitable	0	1	0	7	0	18	0	12
Unprofitable	0	2	0	0	0	2	0	1
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans	0		0		0		0	
Somewhat higher for CRA loans	0		0		0		0	
About the same for CRA loans	61		37		29		37	
Somewhat lower for CRA loans	21		29		56		43	
Lower for CRA loans	18		33		15		20	
Total	100		100		100		100	
MEMO								
Number that responded	41		33		26		...	
Number that did not answer	28		10		1		...	
Number for which question not applicable ³	3		1		0		...	
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean	-.2		-5.9		-2.6		-3.1	
Median . . . . .	.0		.0		.0		.0	
Number of respondents reporting same ROE	25		16		8		...	
Number of respondents reporting a difference	7		8		7		...	
Number that did not answer	37		19		12		...	
Number for which question not applicable ³	3		1		0		...	

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home purchase and refinance loan originations. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

3c. Performance of home purchase and refinance lending, by size of banking institution, per institution

Percent of respondents, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ¹	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>30-89 day delinquency rate (percentage points)</i>								
Mean	1.07	1.86	2.42	4.04	2.28	3.99	1.44	2.46
Median .....	.88	1.20	1.48	3.20	2.06	2.79	1.08	1.70
<i>Relative 30-89 day delinquency rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	15		12		6		14	
CRA same	44		12		6		35	
CRA higher	41		76		88		51	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	12		2		1		...	
Number that responded	27		17		16		...	
Number that did not answer	40		24		11		...	
Number for which question not applicable ²	5		3		0		...	
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>								
Mean .....	.54	1.18	1.53	2.85	1.09	1.84	.79	1.57
Median .....	.46	.50	.81	1.73	.89	1.00	.47	.71
<i>Relative 90 or more days delinquency or nonaccruing rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	19		6		25		16	
CRA same	44		18		0		36	
CRA higher	37		76		75		48	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	12		3		0		...	
Number that responded	27		17		16		...	
Number that did not answer	40		24		11		...	
Number for which question not applicable ²	5		3		0		...	
<i>Charge-off rate (percentage points)</i>								
Mean .....	.13	.18	.19	.38	.27	.31	.15	.23
Median .....	.01	.00	.04	.24	.04	.22	.02	.02
<i>Relative charge-off rate (charge-off rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	19		7		17		16	
CRA same	59		40		25		53	
CRA higher	22		53		58		31	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same charge-off rate	16		6		3		...	
Number that responded	27		15		12		...	
Number that did not answer	40		26		15		...	
Number for which question not applicable ²	5		3		0		...	

... Not applicable.

- Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."
- An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

3d. Relative credit losses on CRA-related and other home purchase and refinance loans, by size of banking institution, per institution

Percent, except as noted

Relative credit losses	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Credit losses (credit losses on CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	11	21	19	14
Somewhat higher for CRA loans	11	21	31	14
About the same	70	58	42	65
Somewhat lower for CRA loans	4	0	4	3
Lower for CRA loans	4	0	4	3
Total	100	100	100	100
MEMO				
Number that responded	46	33	26	...
Number that did not answer	21	8	1	...
Number for which question not applicable ²	5	3	0	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

3e. Performance of home purchase and refinance lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ¹	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>30-89 day delinquency rate (percentage points)</i>								
Mean	1.02	1.80	1.46	2.70	2.22	3.11	1.82	2.78
Median .....	.93	1.35	1.08	2.41	2.72	2.72	1.55	2.72
<i>Relative 30-89 day delinquency rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower			4		7		8	
CRA same			5		2		9	
CRA higher			90		90		83	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate ..	12		2		1		...	
Number that responded	27		17		16		...	
Number that did not answer	40		24		11		...	
Number for which question not applicable ²	5		3		0		...	
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>								
Mean .....	.60	1.13	.77	1.65	.66	1.04	.68	1.22
Median .....	.46	.80	.53	1.73	.59	.98	.53	.98
<i>Relative 90 or more days delinquency or nonaccruing rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	18		3		13		11	
CRA same	38		5		0		8	
CRA higher	45		91		87		81	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate ..	12		3		0		...	
Number that responded	27		17		16		...	
Number that did not answer	40		24		11		...	
Number for which question not applicable ²	5		3		0		...	
<i>Charge-off rate (percentage points)</i>								
Mean .....	.15	.13	.25	.76	.33	.25	.28	.37
Median .....	.02	.02	.17	.96	.04	.04	.04	.18
<i>Relative charge-off rate (charge-off rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	24		5		18		15	
CRA same	52		19		51		43	
CRA higher	24		76		31		42	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same charge-off rate ...	16		6		3		...	
Number that responded	27		15		12		...	
Number that did not answer	40		26		15		...	
Number for which question not applicable ²	5		3		0		...	

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home purchase and refinance loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if either it does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

3f. Relative credit losses on CRA-related and other home purchase and refinance loans, by size of banking institution, per dollars of 1999 CRA-related originations

Percent, except as noted

Relative credit losses	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Credit losses (credit losses on CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	9	13	21	17
Somewhat higher for CRA loans	8	32	34	29
About the same	79	55	40	50
Somewhat lower for CRA loans	1	0	4	3
Lower for CRA loans	2	0	2	2
Total	100	100	100	100
MEMO				
Number that responded	46	33	26	...
Number that did not answer	21	8	1	...
Number for which question not applicable ²	5	3	0	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home purchase and refinance loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of performance, if it does not hold both CRA-related and other loans in its loan portfolio.

3g. Sources of differences in the profitability of CRA-related and non-CRA home purchase and refinance loans, by size of banking institution, per institution

Percent, except as noted

Source of difference	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Origination costs (origination costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	17	24	27	19
Somewhat higher for CRA loans	29	43	46	33
About the same	53	30	27	47
Somewhat lower for CRA loans	0	3	0	1
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	58	37	26	...
Number that did not answer	9	5	1	...
Number for which question not applicable ²	5	2	0	...
<i>Servicing costs (servicing costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	8	18	13	10
Somewhat higher for CRA loans	21	18	46	22
About the same	72	64	42	68
Somewhat lower for CRA loans	0	0	0	0
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	53	33	24	...
Number that did not answer	12	6	1	...
Number for which question not applicable ²	7	5	2	...
<i>Pricing (pricing of CRA-related loans compared with non-CRA loans)³</i>				
Higher for CRA loans	3	0	4	3
Somewhat higher for CRA loans	2	17	4	5
About the same	55	53	38	53
Somewhat lower for CRA loans	31	22	31	29
Lower for CRA loans	9	8	23	10
Total	100	100	100	100
MEMO				
Number that responded	58	36	26	...
Number that did not answer	9	6	1	...
Number for which question not applicable ²	5	2	0	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of servicing costs, if it does not hold both CRA-related and other loans in its loan portfolio.

3. Based on the annual percentage rate for the loan at the time of loan origination.

3h. Sources of differences in the profitability of CRA-related and non-CRA home purchase and refinance loans, by size of banking institution, per dollars of 1999 CRA-related originations

Percent, except as noted

Source of difference	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Origination costs (origination costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	25	20	8	14
Somewhat higher for CRA loans	33	55	76	64
About the same	42	25	16	23
Somewhat lower for CRA loans	0	0	0	0
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	58	37	26	...
Number that did not answer	9	5	1	...
Number for which question not applicable ²	5	2	0	...
<i>Servicing costs (servicing costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	4	5	4	4
Somewhat higher for CRA loans	23	39	56	46
About the same	73	56	41	50
Somewhat lower for CRA loans	0	0	0	0
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	53	33	24	...
Number that did not answer	12	6	1	...
Number for which question not applicable ²	7	5	2	...
<i>Pricing (pricing of CRA-related loans compared with non-CRA loans)³</i>				
Higher for CRA loans	3	0	17	10
Somewhat higher for CRA loans	2	3	1	1
About the same	59	76	44	55
Somewhat lower for CRA loans	30	20	34	30
Lower for CRA loans	5	2	4	4
Total	100	100	100	100
MEMO				
Number that responded	58	36	26	...
Number that did not answer	9	6	1	...
Number for which question not applicable ²	5	2	0	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home purchase and refinance loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of servicing costs, if it does not hold both CRA-related and other loans in its loan portfolio.

3. Based on the annual percentage rate for the loan at the time of loan origination.

4a. Profitability of home improvement lending, by size of banking institution, per institution

Percent of respondents, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ²	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>Absolute profitability</i>								
Profitable	76	66	88	58	88	53	80	63
Marginally profitable	18	24	4	17	6	29	14	23
Break even	3	5	0	0	0	0	2	4
Marginally unprofitable	3	5	8	17	6	12	4	8
Unprofitable	0	0	0	8	0	6	0	2
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans	0		0		0		0	
Somewhat higher for CRA loans	0		0		0		0	
About the same for CRA loans	79		54		53		72	
Somewhat lower for CRA loans	16		13		29		16	
Lower for CRA loans	5		33		18		12	
Total	100		100		100		100	
MEMO								
Number that responded	38		24		17		...	
Number that did not answer	20		11		5		...	
Number for which question not applicable ³	14		9		5		...	
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean	-.6		-3.3		-2.1		-1.3	
Median . . . . .	.0		.0		.0		.0	
Number of respondents reporting same ROE	30		13		9		...	
Number of respondents reporting a difference	5		4		1		...	
Number that did not answer	23		18		12		...	
Number for which question not applicable ³	14		9		5		...	

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

4b. Profitability of home improvement lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ²	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>Absolute profitability</i>								
Profitable	79	66	87	35	93	47	87	49
Marginally profitable	15	19	1	34	4	35	6	30
Break even	1	8	0	0	0	0	0	2
Marginally unprofitable	6	7	12	19	3	15	6	14
Unprofitable	0	0	0	12	0	3	0	5
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans	0		0		0		0	
Somewhat higher for CRA loans	0		0		0		0	
About the same for CRA loans	78		30		47		51	
Somewhat lower for CRA loans	15		31		40		31	
Lower for CRA loans	7		39		13		19	
Total	100		100		100		100	
MEMO								
Number that responded	38		24		17		...	
Number that did not answer	20		11		5		...	
Number for which question not applicable ³	14		9		5		...	
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean	-9		-6.1		-1.3		-2.5	
Median .....	.0		.0		.0		.0	
Number of respondents reporting same ROE	30		13		9		...	
Number of respondents reporting a difference	5		4		1		...	
Number that did not answer	23		18		12		...	
Number for which question not applicable ³	14		9		5		...	

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home improvement loan originations. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

4c. Performance of home improvement lending, by size of banking institution, per institution

Percent of respondents, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ¹	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>30-89 day delinquency rate (percentage points)</i>								
Mean .....	.83	1.02	.46	.95	.91	.99	.76	1.00
Median .....	.56	.62	.40	.50	1.03	.89	.48	.59
<i>Relative 30-89 day delinquency rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower			18	8		33		17
CRA same			45	17		0		36
CRA higher			36	75		67		46
Total			100	100		100		100
MEMO								
Number of respondents reporting same delinquency rate			10	2		0		...
Number that responded			22	12		6		...
Number that did not answer			33	22		15		...
Number for which question not applicable ²			17	10		6		...
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>								
Mean .....	.21	.16	.17	.22	.37	.71	.22	.21
Median .....	.10	.08	.09	.03	.19	.30	.09	.05
<i>Relative 90 or more days delinquency or nonaccruing rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower			23	18		17		22
CRA same			58	55		17		54
CRA higher			19	27		67		24
Total			100	100		100		100
MEMO								
Number of respondents reporting same delinquency rate			15	6		1		...
Number that responded			26	11		6		...
Number that did not answer			29	23		15		...
Number for which question not applicable ²			17	10		6		...
<i>Charge-off rate (percentage points)</i>								
Mean .....	.07	.10	.34	1.21	**	**	.15	.38
Median .....	.01	.01	.20	1.74	**	**	.02	.01
<i>Relative charge-off rate (charge-off rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower			20	22		20		20
CRA same			68	11		0		52
CRA higher			12	67		80		28
Total			100	100		100		100
MEMO								
Number of respondents reporting same charge-off rate			17	1		0		...
Number that responded			25	9		5		...
Number that did not answer			30	25		16		...
Number for which question not applicable ²			17	10		6		...

... Not applicable. ** Five or fewer respondents.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

4d. Relative credit losses on CRA-related and other home improvement loans, by size of banking institution, per institution

Percent, except as noted

Relative credit losses	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Credit losses (credit losses on CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	2	8	14	4
Somewhat higher for CRA loans	5	15	7	7
About the same	81	69	79	78
Somewhat lower for CRA loans	12	8	0	10
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	42	26	14	...
Number that did not answer	13	8	7	...
Number for which question not applicable ²	17	10	6	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

4e. Performance of home improvement lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ¹	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>30-89 day delinquency rate (percentage points)</i>								
Mean	1.02	1.56	.45	.75	.81	.96	.77	1.06
Median .....	.77	2.20	.35	.50	.88	.81	.48	.81
<i>Relative 30-89 day delinquency rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	26		36		29		30	
CRA same	27		7		0		9	
CRA higher	47		56		71		61	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	10		2		0		...	
Number that responded	22		12		6		...	
Number that did not answer	33		22		15		...	
Number for which question not applicable ²	17		10		6		...	
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>								
Mean .....	.21	.17	.12	.13	.24	.60	.20	.35
Median .....	.05	.05	.09	.03	.13	.33	.10	.25
<i>Relative 90 or more days delinquency or nonaccruing rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	30		17		1		13	
CRA same	47		55		19		37	
CRA higher	23		28		79		50	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	15		6		1		...	
Number that responded	26		11		6		...	
Number that did not answer	29		23		15		...	
Number for which question not applicable ²	17		10		6		...	
<i>Charge-off rate (percentage points)</i>								
Mean .....	.05	.14	.42	1.37	**	**	.27	.72
Median .....	.01	.01	.20	1.74	**	**	.20	.19
<i>Relative charge-off rate (charge-off rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	25		18		28		25	
CRA same	55		6		0		16	
CRA higher	20		76		72		59	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same charge-off rate	17		1		0		...	
Number that responded	25		9		5		...	
Number that did not answer	30		25		16		...	
Number for which question not applicable ²	17		10		6		...	

... Not applicable. ** Five or fewer respondents.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home improvement loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

4f. Relative credit losses on CRA-related and other home improvement loans, by size of banking institution, per dollars of 1999 CRA-related originations

Percent, except as noted

Relative credit losses	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Credit losses (credit losses on CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	4	15	14	12
Somewhat higher for CRA loans	4	25	7	11
About the same	77	50	79	70
Somewhat lower for CRA loans	15	10	0	7
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	42	26	14	...
Number that did not answer	13	8	7	...
Number for which question not applicable ²	17	10	6	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home improvement loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

4g. Sources of differences in the profitability of CRA-related and non-CRA home improvement loans, by size of banking institution, per institution

Percent, except as noted

Source of difference	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Origination costs (origination costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	6	3	0	5
Somewhat higher for CRA loans	6	20	22	10
About the same	87	73	78	84
Somewhat lower for CRA loans	0	3	0	1
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	47	30	18	...
Number that did not answer	8	4	3	...
Number for which question not applicable ²	17	10	6	...
<i>Servicing costs (servicing costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	2	0	0	2
Somewhat higher for CRA loans	9	13	17	10
About the same	89	87	83	88
Somewhat lower for CRA loans	0	0	0	0
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	47	30	18	...
Number that did not answer	8	4	3	...
Number for which question not applicable ²	17	10	6	...
<i>Pricing (pricing of CRA-related loans compared with non-CRA loans)³</i>				
Higher for CRA loans	0	0	0	0
Somewhat higher for CRA loans	0	13	5	3
About the same	83	63	74	78
Somewhat lower for CRA loans	15	13	11	15
Lower for CRA loans	2	10	11	4
Total	100	100	100	100
MEMO				
Number that responded	46	30	19	...
Number that did not answer	9	4	2	...
Number for which question not applicable ²	17	10	6	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."
2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of servicing costs, if it does not hold both CRA-related and other loans in its loan portfolio.
3. Based on the annual percentage rate for the loan at the time of loan origination.

4h. Sources of differences in the profitability of CRA-related and non-CRA home improvement loans, by size of banking institution, per dollars of 1999 CRA-related originations

Percent, except as noted

Source of difference	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Origination costs (origination costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	16	2	0	5
Somewhat higher for CRA loans	7	19	34	23
About the same	77	57	66	67
Somewhat lower for CRA loans	0	22	0	6
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	47	30	18	...
Number that did not answer	8	4	3	...
Number for which question not applicable ²	17	10	6	...
<i>Servicing costs (servicing costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	3	0	0	1
Somewhat higher for CRA loans	12	10	33	21
About the same	85	90	67	78
Somewhat lower for CRA loans	0	0	0	0
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	47	30	18	...
Number that did not answer	8	4	3	...
Number for which question not applicable ²	17	10	6	...
<i>Pricing (pricing of CRA-related loans compared with non-CRA loans)³</i>				
Higher for CRA loans	0	0	0	0
Somewhat higher for CRA loans	0	17	5	7
About the same	89	40	72	68
Somewhat lower for CRA loans	10	30	17	18
Lower for CRA loans	1	12	6	7
Total	100	100	100	100
MEMO				
Number that responded	46	30	19	...
Number that did not answer	9	4	2	...
Number for which question not applicable ²	17	10	6	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related home improvement loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."
2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of servicing costs, if it does not hold both CRA-related and other loans in its loan portfolio.
3. Based on the annual percentage rate for the loan at the time of loan origination.

5a. Profitability of small business lending, by size of banking institution, per institution

Percent of respondents, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ²	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>Absolute profitability</i>								
Profitable	88	85	87	83	95	90	88	85
Marginally profitable	9	12	4	9	5	10	8	11
Break even	3	3	0	0	0	0	2	2
Marginally unprofitable	0	0	4	4	0	0	1	1
Unprofitable	0	0	4	4	0	0	1	1
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans	0		0		0		0	
Somewhat higher for CRA loans	6		0		0		4	
About the same for CRA loans	82		83		85		82	
Somewhat lower for CRA loans	12		13		15		12	
Lower for CRA loans	0		4		0		1	
Total	100		100		100		100	
MEMO								
Number that responded	33		23		20		...	
Number that did not answer	32		13		4		...	
Number for which question not applicable ³	7		8		3		...	
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean	-.1		-.2		-.1		-.1	
Median .....	.0		.0		.0		.0	
Number of respondents reporting same ROE	27		19		17		...	
Number of respondents reporting a difference	29		21		18		...	
Number that did not answer	36		15		6		...	
Number for which question not applicable ³	7		8		3		...	

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

5b. Profitability of small business lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ²	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>Absolute profitability</i>								
Profitable	91	91	98	92	100	99	96	94
Marginally profitable	8	8	0	6	0	1	3	5
Break even	1	1	0	0	0	0	0	0
Marginally unprofitable	0	0	2	2	0	0	0	0
Unprofitable	0	0	1	1	0	0	0	0
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans	0		0		0		0	
Somewhat higher for CRA loans	4		0		0		1	
About the same for CRA loans	89		77		89		86	
Somewhat lower for CRA loans	7		15		11		11	
Lower for CRA loans	0		8		0		2	
Total	100		100		100		100	
MEMO								
Number that responded	33		23		20		...	
Number that did not answer	32		13		4		...	
Number for which question not applicable ³	7		8		3		...	
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean	-.1		-.2		.0		-.1	
Median .....	.0		.0		.0		.0	
Number of respondents reporting same ROE	27		19		17		...	
Number of respondents reporting a difference	29		21		18		...	
Number that did not answer	36		15		6		...	
Number for which question not applicable ³	7		8		3		...	

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related small business loan originations. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

5c. Performance of small business lending, by size of banking institution, per institution

Percent of respondents, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ¹	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>30-89 day delinquency rate (percentage points)</i>								
Mean .....	.76	.72	1.07	1.08	1.13	1.16	.83	.80
Median .....	.42	.32	1.05	1.14	1.17	1.23	.64	.50
<i>Relative 30-89 day delinquency rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	10		17		50		13	
CRA same	85		58		0		77	
CRA higher	5		25		50		10	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	17		7		0		...	
Number that responded	20		12		6		...	
Number that did not answer	45		24		17		...	
Number for which question not applicable ²	7		8		4		...	
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>								
Mean .....	.45	.41	.65	.56	.66	.55	.50	.45
Median .....	.15	.15	.44	.40	.65	.57	.20	.19
<i>Relative 90 or more days delinquency or nonaccruing rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	10		31		50		17	
CRA same	85		62		0		75	
CRA higher	5		8		50		8	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	17		8		0		...	
Number that responded	20		13		6		...	
Number that did not answer	45		23		17		...	
Number for which question not applicable ²	7		8		4		...	
<i>Charge-off rate (percentage points)</i>								
Mean .....	.32	.35	.34	.36	.87	1.31	.36	.41
Median .....	.05	.05	.30	.33	.67	.65	.10	.06
<i>Relative charge-off rate (charge-off rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	10		17		33		13	
CRA same	80		58		0		71	
CRA higher	10		25		67		17	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same charge-off rate	16		7		0		...	
Number that responded	20		12		6		...	
Number that did not answer	45		24		17		...	
Number for which question not applicable ²	7		8		4		...	

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

5d. Relative credit losses on CRA-related and other small business loans, by size of banking institution, per institution

Percent, except as noted

Relative credit losses	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Credit losses (credit losses on CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	4	4	6	4
Somewhat higher for CRA loans	2	7	28	5
About the same	89	89	67	88
Somewhat lower for CRA loans	4	0	0	3
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	46	27	18	...
Number that did not answer	19	9	4	...
Number for which question not applicable ²	7	8	5	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

5e. Performance of small business lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)							
	950-4,999		5,000-29,999		30,000 or more		All institutions ¹	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
<i>30-89 day delinquency rate (percentage points)</i>								
Mean	1.09	1.06	1.09	1.23	1.12	1.26	1.10	1.18
Median .....	.64	.64	1.20	1.70	1.15	1.25	1.15	1.25
<i>Relative 30-89 day delinquency rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	18		5		20		15	
CRA same	70		66		0		42	
CRA higher	12		29		80		43	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	17		7		0		...	
Number that responded	20		12		6		...	
Number that did not answer	45		24		17		...	
Number for which question not applicable ²	7		8		4		...	
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>								
Mean .....	.71	.68	.58	.56	.76	.81	.70	.70
Median .....	.38	.30	.44	.40	.70	.84	.70	.84
<i>Relative 90 or more days delinquency or nonaccruing rate (delinquency rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	21		27		19		22	
CRA same	67		67		0		41	
CRA higher	12		6		81		37	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same delinquency rate	17		8		0		...	
Number that responded	20		13		6		...	
Number that did not answer	45		23		17		...	
Number for which question not applicable ²	7		8		4		...	
<i>Charge-off rate (percentage points)</i>								
Mean .....	.30	.35	.36	.37	1.11	1.44	.63	.78
Median .....	.10	.06	.30	.30	.53	.60	.30	.40
<i>Relative charge-off rate (charge-off rate for CRA-related loans relative to rate for all loans)</i>								
CRA lower	24		23		16		20	
CRA same	56		59		0		35	
CRA higher	20		18		84		45	
Total	100		100		100		100	
MEMO								
Number of respondents reporting same charge-off rate	16		7		0		...	
Number that responded	20		12		6		...	
Number that did not answer	45		24		17		...	
Number for which question not applicable ²	7		8		4		...	

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related small business loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

5f. Relative credit losses on CRA-related and other small business loans, by size of banking institution, per dollars of 1999 CRA-related originations

Percent, except as noted

Relative credit losses	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Credit losses (credit losses on CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	4	1	8	5
Somewhat higher for CRA loans	1	8	17	9
About the same	85	91	75	82
Somewhat lower for CRA loans	11	0	0	4
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	46	27	18	...
Number that did not answer	19	9	4	...
Number for which question not applicable ²	7	8	5	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related small business loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

5g. Sources of differences in the profitability of CRA-related and non-CRA small business loans, by size of banking institution, per institution

Percent, except as noted

Source of difference	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Origination costs (origination costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	2	0	5	2
Somewhat higher for CRA loans	6	7	14	7
About the same	88	86	77	86
Somewhat lower for CRA loans	2	7	5	3
Lower for CRA loans	2	0	0	2
Total	100	100	100	100
MEMO				
Number that responded	48	28	22	...
Number that did not answer	17	8	2	...
Number for which question not applicable ²	7	8	3	...
<i>Account maintenance and monitoring costs (costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	6	0	5	5
Somewhat higher for CRA loans	4	7	15	5
About the same	90	82	75	87
Somewhat lower for CRA loans	0	11	5	2
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	49	28	20	...
Number that did not answer	16	8	2	...
Number for which question not applicable ²	7	8	5	...
<i>Pricing (pricing of CRA-related loans compared with non-CRA loans)³</i>				
Higher for CRA loans	0	0	0	0
Somewhat higher for CRA loans	6	14	14	8
About the same	88	86	86	87
Somewhat lower for CRA loans	6	0	0	5
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	49	28	21	...
Number that did not answer	16	8	3	...
Number for which question not applicable ²	7	8	3	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of servicing costs, if it does not hold both CRA-related and other loans in its loan portfolio.

3. Based on the annual percentage rate for the loan at the time of loan origination.

5h. Sources of differences in the profitability of CRA-related and non-CRA small business loans, by size of banking institution, per dollars of 1999 CRA-related originations

Percent, except as noted

Source of difference	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Origination costs (origination costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	2	0	8	4
Somewhat higher for CRA loans	5	8	25	13
About the same	90	85	66	79
Somewhat lower for CRA loans	1	7	2	3
Lower for CRA loans	2	0	0	1
Total	100	100	100	100
MEMO				
Number that responded	48	28	22	...
Number that did not answer	17	8	2	...
Number for which question not applicable ²	7	8	3	...
<i>Account maintenance and monitoring costs (costs for CRA-related loans compared with non-CRA loans)</i>				
Higher for CRA loans	5	0	8	5
Somewhat higher for CRA loans	2	12	24	13
About the same	93	79	66	79
Somewhat lower for CRA loans	0	9	2	3
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	49	28	20	...
Number that did not answer	16	8	2	...
Number for which question not applicable ²	7	8	5	...
<i>Pricing (pricing of CRA-related loans compared with non-CRA loans)³</i>				
Higher for CRA loans	0	0	0	0
Somewhat higher for CRA loans	3	16	29	16
About the same	88	84	71	80
Somewhat lower for CRA loans	10	0	0	3
Lower for CRA loans	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	49	28	21	...
Number that did not answer	16	8	3	...
Number for which question not applicable ²	7	8	3	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 CRA-related small business loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it either does not make any loans in the loan product area or, in the case of servicing costs, if it does not hold both CRA-related and other loans in its loan portfolio.

3. Based on the annual percentage rate for the loan at the time of loan origination.

6. Current benefits from community development lending, by size of banking institution, per institution

Percent of respondents, except as noted

Item	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
Percent of banking institutions that have a distinct unit or department specializing in community development lending	19	37	69	27
<i>Current benefits</i>				
Believe it is needed to obtain a CRA rating of "Satisfactory"	61	58	54	60
Believe it is needed to receive a CRA rating of "Outstanding"	47	60	69	52
Source of additional profits	64	86	88	71
Improve public image	63	74	69	66
Promote community growth and stability	95	98	100	96
Respond to the credit needs of local communities	86	98	92	90
Maintain market share in the face of increased competition	31	49	65	37
Minimize the likelihood of adverse public comment on your CRA record ...	24	40	46	29
Other	0	5	0	1
<i>Banking institution responses</i>				
Only CRA-related benefits	2	0	0	1
CRA-related and other benefits	78	74	81	77
Only non-CRA-related benefits	20	26	19	22
MEMO				
Number that responded	59	43	26	...
Number for which question not applicable ²	13	1	1	...

Note. Components do not sum to 100 percent because respondents could give more than one response.

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. An institution falls in this category if it does not make any loans in the loan product area.

7a. Profitability of community development lending, by size of banking institution, per institution

Percent of respondents, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ²
<i>Absolute profitability</i>				
Profitable	53	56	56	54
Marginally profitable	39	40	40	39
Break even	4	2	4	4
Marginally unprofitable	2	2	0	2
Unprofitable	2	0	0	1
Total	100	100	100	100
MEMO				
Number that responded	51	43	25	...
Number that did not answer	8	0	1	...
Number for which question not applicable ³	13	1	1	...

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

3. An institution falls in this category if it either does not make any loans in the loan product area.

7b. Profitability of community development lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ²
<i>Absolute profitability</i>				
Profitable	79	59	64	66
Marginally profitable	20	41	35	33
Break even	1	0	1	1
Marginally unprofitable	0	0	0	0
Unprofitable	0	0	0	0
Total	100	100	100	100
MEMO				
Number that responded	51	43	25	...
Number that did not answer	8	0	1	...
Number for which question not applicable ³	13	1	1	...

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 community development loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."

3. An institution falls in this category if it does not make any loans in the loan product area.

7c. Performance of community development lending, by size of banking institution, per institution

Percent of respondents, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ¹
<i>30-89 day delinquency rate (percentage points)</i>				
Mean .....	.55	1.66	1.87	.91
Median .....	.00	1.00	1.00	.00
MEMO				
Number that responded	42	31	16	...
Number that did not answer	16	12	10	...
Number for which question not applicable ² ...	14	1	1	...
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>				
Mean .....	.35	.73	1.45	.52
Median .....	.00	.35	.34	.00
MEMO				
Number that responded	42	30	16	...
Number that did not answer	16	13	10	...
Number for which question not applicable ² ...	14	1	1	...
<i>Charge-off rate (percentage points)</i>				
Mean .....	.25	.59	.58	.36
Median .....	.00	.00	.11	.00
MEMO				
Number that responded	41	28	14	...
Number that did not answer	17	15	12	...
Number for which question not applicable ² ...	14	1	1	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."
2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

7d. Performance of community development lending, by size of banking institution, per dollars of 1999 CRA-related originations

Percent of responses, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ¹
<i>30-89 day delinquency rate (percentage points)</i>				
Mean .....	.48	2.14	1.68	1.49
Median .....	.00	1.00	2.06	.94
MEMO				
Number that responded	42	31	16	...
Number that did not answer	16	12	10	...
Number for which question not applicable ² ...	14	1	1	...
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>				
Mean .....	.22	.62	.65	.53
Median .....	.00	.55	.02	.02
MEMO				
Number that responded	42	30	16	...
Number that did not answer	16	13	10	...
Number for which question not applicable ² ...	14	1	1	...
<i>Charge-off rate (percentage points)</i>				
Mean .....	.17	.39	.17	.23
Median .....	.00	.00	.04	.00
MEMO				
Number that responded	41	28	14	...
Number that did not answer	17	15	12	...
Number for which question not applicable ² ...	14	1	1	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and weights based on the dollars of 1999 community development loan originations. As a consequence, no memo items reporting numbers are shown for "All institutions."
2. An institution falls in this category if it either does not make any loans in the loan product area or if it does not hold both CRA-related and other loans in its loan portfolio.

8. New business opportunities resulting from CRA-related lending activities, by loan product, per institution

Percent of institutions, except as noted

New opportunity	Loan product ¹			
	Home purchase and refinance	Home improvement	Small business	Community development
Percent identifying some new profitable business opportunity	63	71	81	...
Percent identifying no new profitable business opportunity	37	29	19	...
Total	100	100	100	...
MEMO				
Number that responded	123	92	105	...
Number that did not answer	17	23	20	...
Number for which question not applicable ² . . .	3	28	18	...
<i>Type of profitable opportunity³</i>				
New customers	98	95	98	...
Additional deposits	78	76	94	...
Greater market share	79	76	82	...
Additional loans	90	86	96	...
Cross-marketing opportunities	92	94	77	...
Percent citing some benefit unrelated to profitability	73	61	68	57
MEMO				
Number that responded	125	94	105	116
Number that did not answer	15	21	20	11
Number for which question not applicable ¹ . . .	3	28	18	16
Percent citing costs unrelated to profitability	35	18	21	28
MEMO				
Number that responded	124	95	100	106
Number that did not answer	16	20	25	21
Number for which question not applicable ¹ . . .	3	28	18	16

... Not applicable. (Question not asked for community development lending.)

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."
2. An institution falls in this category if it does not make any loans in the product area.
3. For those citing a new opportunity. Components do not sum to 100 percent because respondents could give more than one response.

9. Profile of CRA special lending programs, by size of banking institution

Item	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ¹
Number of programs for which detailed information was asked	138	116	87	341
Number of other programs	31	139	111	281
Total	169	255	198	622
Mean number of total programs per institution offering such programs	2.3	5.9	7.3	4.4
MEMO				
Percent of banking institutions offering at least one program	67	72	89	73
Percent of programs run by a distinct unit or department in banking institution	56	75	80	63

1. Reported figures are not a weighted average of the three asset-size categories.

10. Reasons for establishing and current benefits from CRA special lending programs, by size of banking institution

Percent of programs, except as noted

Item	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Reasons for establishing program</i>				
Believed it was needed to obtain a CRA rating of “Satisfactory”	44	35	26	40
Believed it was needed to receive a CRA rating of “Outstanding”	40	64	50	47
Source of additional profits	36	57	42	42
Identify new markets that had profit potential	39	54	38	43
Improve public image	44	67	63	52
Promote community growth and stability	77	90	90	82
Respond to the credit needs of local community	93	99	97	95
Maintain market share in the face of increased competition	30	53	51	38
Minimize the likelihood of adverse public comment on your CRA record ...	24	41	48	31
Other	2	3	2	2
MEMO				
Percent of programs citing only obtaining a “Satisfactory” or an “Outstanding” CRA rating	1	0	1	1
Percent of programs citing obtaining either a “Satisfactory” or an “Outstanding” CRA rating	72	81	64	74
Number of programs for which a reason was not provided	0	1	1	...
<i>Current benefits from program</i>				
Believe it is needed to obtain a CRA rating of “Satisfactory”	45	42	19	42
Believe it is needed to receive a CRA rating of “Outstanding”	46	62	58	51
Source of additional profits	37	49	39	41
Identify new markets that have profit potential	34	47	47	39
Improve public image	54	64	62	57
Promote community growth and stability	84	93	92	87
Respond to the credit needs of local community	93	98	95	95
Maintain market share in the face of increased competition	37	62	65	46
Minimize the likelihood of adverse public comment on your CRA record ...	34	46	49	38
Other	1	2	0	1
MEMO				
Percent of programs citing only obtaining a “Satisfactory” or an “Outstanding” CRA rating	1	0	1	1
Percent of programs citing obtaining either a “Satisfactory” or an “Outstanding” CRA rating	75	82	67	76
Number of programs for which information was not provided	4	2	2	...

Note. Components do not sum to 100 percent because respondents could give more than one response.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for “All institutions.”

11. Target populations of and main loan products offered in connection with CRA special lending programs, by size of banking institution

Percent of programs, except as noted

Item	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
<i>Target population of program</i>				
Lower-income neighborhoods	11	6	10	10
Lower-income borrowers	21	17	15	19
Lower-income neighborhoods and borrowers	53	68	67	59
Any type of small business	8	3	3	6
Minority- and women-owned small businesses	2	1	2	2
Other	4	6	1	4
MEMO				
Number of programs for which information was not provided	5	1	1	...
<i>Main products offered²</i>				
1-4 family home purchase and refinance loans	73	78	84	76
1-4 family home improvement loans	6	8	9	7
Small business loans	13	3	8	10
Consumer loans	1	3	2	1
Multifamily loans	7	10	5	8
Commercial loans	3	3	0	3
Other	0	1	1	0
MEMO				
Number of programs for which information was not provided	3	1	1	...

Note. Components do not sum to 100 percent because respondents could give more than one response.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."
2. Some programs involve multiple products.

12. Involvement of third parties in CRA special lending programs, by size of banking institution

Percent of programs, except as noted

Type of third party and services provided	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ¹
Percent of programs involving third parties	75	80	69	76
MEMO				
Number of programs for which information was not provided	4	1	2	...
<i>Type of third party</i>				
Federal government	12	20	31	16
State government	19	41	46	28
Local government	30	37	49	34
Fannie Mae, Freddie Mac	9	34	31	18
Federal Home Loan Bank	18	20	20	19
Financial institution consortium	26	26	31	26
Nonprofit organization	43	45	64	45
Other	3	0	5	2
MEMO				
Number of programs involving third parties for which information was not provided	5	1	2	...
<i>Services provided by third party</i>				
Credit guarantees	24	12	11	20
Subsidized interest rates	26	45	26	31
Subsidized fees	25	21	18	23
Grants for down payment or other purposes	42	52	60	46
Identification of potential borrowers	51	56	67	54
Screening of potential applicants	37	36	46	38
Underwriting	27	14	18	23
Pre-loan education or counseling for applicants	52	43	67	51
Assistance in servicing account	21	15	21	19
Post-loan education or counseling for borrowers	24	23	41	25
Tax relief (credits or exemptions)	6	7	14	7
Second review of loan applicants	3	2	9	3
Purchase of broker loans	4	22	16	10
Subordinate mortgages	25	30	58	29
Other	2	1	0	2
MEMO				
Number of programs involving third parties for which information was not provided	5	2	4	...

Note. Components do not sum to 100 percent because respondents could give more than one response.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

13. Special features or services provided by banking institutions in connection with CRA special lending programs, by size of banking institution

Percent of programs, except as noted

Type of special feature or service provided	Size of banking institution (assets in millions of dollars)			
	950- 4,999	5,000- 29,999	30,000 or more	All institutions ¹
Percent of programs offering special feature or service	93	100	100	96
MEMO				
Number of programs for which information was not provided . . .	4	3	1	...
<i>Special feature or service</i>				
Waived PMI (private mortgage insurance)	24	17	33	23
Reduced interest rates	49	43	41	46
Waived or reduced fees	51	41	37	47
Longer term of loan	22	20	7	20
Grants for down payment or other purposes	17	24	21	19
Special outreach and marketing activities	35	69	76	48
More flexible underwriting criteria	78	63	81	75
Pre-loan education or counseling for applicants	28	51	47	36
Post-loan education or counseling for borrowers	7	4	14	7
Special financial incentives to loan officers or brokers	11	20	36	16
Second review of loan applicants	37	55	62	44
Other	7	3	7	6
MEMO				
Number of programs for which information was not provided . . .	4	3	1	...
Percent of plans offering alternatives to customary underwriting standards	84	73	91	82
MEMO				
Number of programs for which information was not provided . . .	5	3	1	...
<i>Alternative to customary underwriting standards</i>				
Lower down payment required	76	72	78	75
Less documentation required	16	11	21	15
Lower cash reserves required	67	59	69	65
Higher debt ratios allowed	82	52	71	74
Alternative measures of credit quality (such as rent payments) permitted	68	71	70	69
Lower standards for credit history applied	55	22	39	46
More flexible employment history requirements permitted	52	49	53	51
PMI or credit guarantee requirement waived or reduced	32	20	38	30
Collateral requirement waived or reduced	13	9	8	12
Compensating balances requirement waived or reduced	17	9	10	14
Other	4	9	3	5
MEMO				
Number of programs for which information was not provided . . .	5	3	2	...

Note. Components do not sum to 100 percent because respondents could give more than one reason.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers (as opposed to percentages) are shown for "All institutions."

14a. Profitability of CRA special lending programs, by size of banking institution, per program

Percent of programs, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ²
<i>Absolute profitability</i>				
Profitable	35	18	23	29
Marginally profitable	32	39	18	32
Break even	16	5	16	14
Marginally unprofitable	10	23	26	15
Unprofitable	7	14	16	10
Total	100	100	100	100
MEMO				
Number of programs with response	110	92	73	...
Number of programs with no response	28	24	14	...

... Not applicable.

1. Profitability measure is return on equity (ROE).
2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

14b. Profitability of CRA special lending programs, by size of banking institution, per dollars of 1999 program originations

Percent of programs, except as noted

Profitability measure ¹	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ²
<i>Absolute profitability</i>				
Profitable	69	47	36	42
Marginally profitable	14	26	10	14
Break even	7	2	19	13
Marginally unprofitable	1	22	30	25
Unprofitable	8	3	6	6
Total	100	100	100	100
MEMO				
Number of programs with response	110	92	73	...
Number of programs with no response	28	24	14	...

... Not applicable.

1. Profitability measure is return on equity (ROE).

2. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and program-based weights based on the dollars of CRA special program loans originated in 1999. As a consequence, no memo items reporting numbers are shown for "All institutions."

14c. Performance of CRA special lending programs, by size of banking institution, per program

Percent, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ¹
<i>30-89 day delinquency rate (percentage points)</i>				
Mean	1.44	2.30	3.31	1.82
Median .....	.00	1.39	2.17	.05
MEMO				
Number of programs with response	68	62	38	...
Number of programs with no response	58	33	38	...
Number for which question not applicable ² ...	12	21	11	...
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>				
Mean .....	.79	1.47	1.68	1.04
Median .....	.00	.34	1.02	.00
MEMO				
Number of programs with response	59	62	40	...
Number of programs with no response	67	33	36	...
Number for which question not applicable ² ...	12	21	11	...
<i>Charge-off rate (percentage points)</i>				
Mean .....	.42	.24	.75	.41
Median .....	.00	.00	.01	.00
MEMO				
Number of programs with response	61	50	23	...
Number of programs with no response	65	45	53	...
Number for which question not applicable ² ...	12	21	11	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. A program falls in this category if its loans were not held in the institution's loan portfolio.

14d. Performance of CRA special lending programs, by size of banking institution, per dollars of 1999 program originations

Percent, except as noted

Performance measure	Size of banking institution (assets in millions of dollars)			
	950-4,999	5,000-29,999	30,000 or more	All institutions ¹
<i>30-89 day delinquency rate (percentage points)</i>				
Mean	1.10	3.44	2.19	2.32
Median .....	.80	2.00	2.33	2.00
MEMO				
Number of programs with response	68	62	38	...
Number of programs with no response	58	33	38	...
Number for which question not applicable ² ...	12	21	11	...
<i>90 or more days delinquency or nonaccruing rate (percentage points)</i>				
Mean .....	.88	2.82	.88	1.28
Median .....	.07	2.40	.40	1.00
MEMO				
Number of programs with response	59	62	40	...
Number of programs with no response	67	33	36	...
Number for which question not applicable ² ...	12	21	11	...
<i>Charge-off rate (percentage points)</i>				
Mean .....	.10	.48	.16	.22
Median .....	.00	.00	.00	.00
MEMO				
Number of programs with response	61	50	23	...
Number of programs with no response	65	45	53	...
Number for which question not applicable ² ...	12	21	11	...

... Not applicable.

1. Figures are averages of the figures for the three asset-size categories adjusted based on the response rates for the asset-size categories and program-based weights based on the dollars of CRA special program loans originated in 1999. As a consequence, no memo items reporting numbers are shown for "All institutions."

2. A program falls in this category if its loans were not held in the institution's loan portfolio.

15. Profitability of home purchase and refinance lending, by various types of robustness tests

Percent of respondents, except as noted

Profitability measure ²	Lead bank only		Model-based sample nonreponse weight		Model-based item nonreponse weight		All institutions ¹ (baseline)	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
	<i>Absolute profitability</i>							
Profitable	66	44	72	47	72	50	70	50
Marginally profitable	26	35	22	36	24	33	24	32
Break even	6	4	4	4	3	3	4	3
Marginally unprofitable	0	9	0	7	0	7	0	7
Unprofitable	2	8	2	6	1	7	2	8
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans		0		0		0		0
Somewhat higher for CRA loans		0		0		0		0
About the same for CRA loans		50		57		56		56
Somewhat lower for CRA loans		32		23		23		25
Lower for CRA loans		18		21		20		19
Total		100		100		100		100
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean		-1.7		-1.7		-1.5		-1.8
Median .....		.0		.0		.0		.0

1. Figures are on a per institution basis.

2. Profitability measure is return on equity (ROE).

16. Profitability of home improvement lending, by various types of robustness tests

Percent of respondents, except as noted

Profitability measure ²	Lead bank only		Model-based sample nonresponse weight		Model-based item nonresponse weight		All institutions ¹ (baseline)	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
	<i>Absolute profitability</i>							
Profitable	76	65	81	68	80	64	80	63
Marginally profitable	21	25	15	21	14	22	14	23
Break even	3	5	1	4	3	3	2	4
Marginally unprofitable	1	4	3	5	3	9	4	8
Unprofitable	0	1	0	2	0	2	0	2
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans		0		0		0		0
Somewhat higher for CRA loans		0		0		0		0
About the same for CRA loans		74		71		72		72
Somewhat lower for CRA loans		23		20		17		16
Lower for CRA loans		3		9		11		12
Total		100		100		100		100
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean		-.5		-1.0		-1.0		-1.3
Median .....		.0		.0		.0		.0

1. Figures are on a per institution basis.

2. Profitability measure is return on equity (ROE).

17. Profitability of small business lending, by various types of robustness tests

Percent of respondents, except as noted

Profitability measure ²	Lead bank only		Model-based sample nonresponse weight		Model-based item nonresponse weight		All institutions ¹ (baseline)	
	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans	All loans	CRA loans
	<i>Absolute profitability</i>							
Profitable	84	80	90	87	90	87	88	85
Marginally profitable	10	15	8	11	7	9	8	11
Break even	3	3	1	1	2	2	2	2
Marginally unprofitable	1	1	0	0	1	1	1	1
Unprofitable	1	1	0	0	1	1	1	1
Total	100	100	100	100	100	100	100	100
<i>Relative profitability (profitability of CRA-related loans compared with non-CRA loans)</i>								
Higher for CRA loans		0		0		0		0
Somewhat higher for CRA loans		6		6		3		4
About the same for CRA loans		82		77		86		82
Somewhat lower for CRA loans		11		15		10		12
Lower for CRA loans		1		2		1		1
Total		100		100		100		100
MEMO								
<i>Difference in ROE (percentage points)</i>								
Mean		-.1		-.1		-.1		-.1
Median .....		.0		.0		.0		.0

1. Figures are on a per institution basis.
2. Profitability measure is return on equity (ROE).

18. Profitability of community development lending, by various types of robustness tests

Percent of respondents, except as noted

Profitability measure ²	Robustness test			
	Lead bank only	Model-based sample nonreponse weight	Model-based item nonresponse weight	All institutions ¹ (baseline)
<i>Absolute profitability</i>				
Profitable	50	52	54	54
Marginally profitable	41	41	39	39
Break even	5	4	3	4
Marginally unprofitable	3	1	2	2
Unprofitable	2	1	1	1
Total	100	100	100	100

1. Figures are on a per institution basis.
2. Profitability measure is return on equity (ROE).