

Multistate metropolitan statistical area (MSA)



Branches

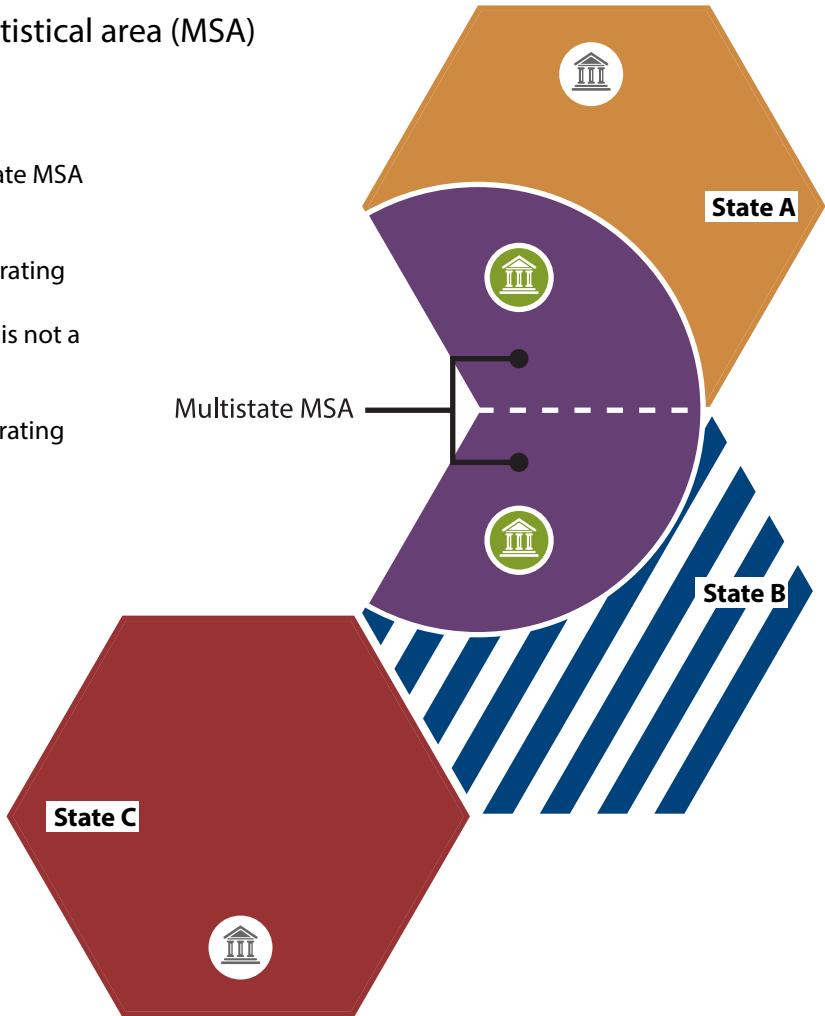
 Activity considered in Multistate MSA

Rating

 Activity considered in State A rating

 No state rating because there is not a branch

 Activity considered in State C rating



Multistate Metropolitan Statistical Area (MSA)

The visual above describes a multistate MSA and how bank activity is evaluated under the CRA based on the location of its branches. In the example, three adjoining states are featured and labeled states A, B, and C. In the example shown, a bank icon denotes the locations of where a bank has branches in three adjoining states. A multistate MSA includes portions of states A and B. There are branches in state A, inside and outside the multistate MSA; in state B there is only a branch within the multistate area; and in state C there is a branch, but it falls outside the multistate MSA.

All banks are issued an overall rating. This is the institution's primary rating based on performance in all assessment areas. A state rating is generally assigned if a bank has branches in more than one state. A multistate MSA rating is assigned if a bank has branches in two or more states within a multistate MSA and has branches outside of the multistate MSA, but within the state.

In the example above, the bank will receive the following ratings:

1. Overall rating
2. State ratings
 - State A, excluding performance in the multistate MSA
 - State C
 - Note: There is no state rating for state B because there are no branches in state B outside of the multistate MSA.
3. Multistate MSA rating

The activity that took place inside the multistate MSA will only count toward the multistate MSA rating; it will not count toward the state rating. This avoids having the same activity considered in two different ratings.