



Flexible and Affordable Lending: CRA Considerations and Opportunities

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The opinions expressed in this presentation are intended for informational purposes, and are not formal or binding opinions of the Division.



CRA Exam Considerations

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What is Meant by “Innovativeness”?

▶ Regulation:

- ▶ FFIEC CRA Q&A: pg.48535: § __.21(a)—4: A4
- ▶ 209 CMR 46.22 (e)

▶ Sources:

- ▶ <https://www.govinfo.gov/content/pkg/FR-2016-07-25/pdf/2016-16693.pdf>
- ▶ <https://www.mass.gov/regulations/209-CMR-4600-community-reinvestment>

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What Does an Examiner Look at?

- ▶ Regulation:

- ▶ FFIEC CRA Q&A: pgs.48538 - 48539: §__.22(b)(5)–1:A1
- ▶ FFIEC CRA Q&A: pg. 48539: § __.28–1

- ▶ Sources:

- ▶ <https://www.govinfo.gov/content/pkg/FR-2016-07-25/pdf/2016-16693.pdf>