

# The Community Reinvestment Act within a Changing Financial Landscape

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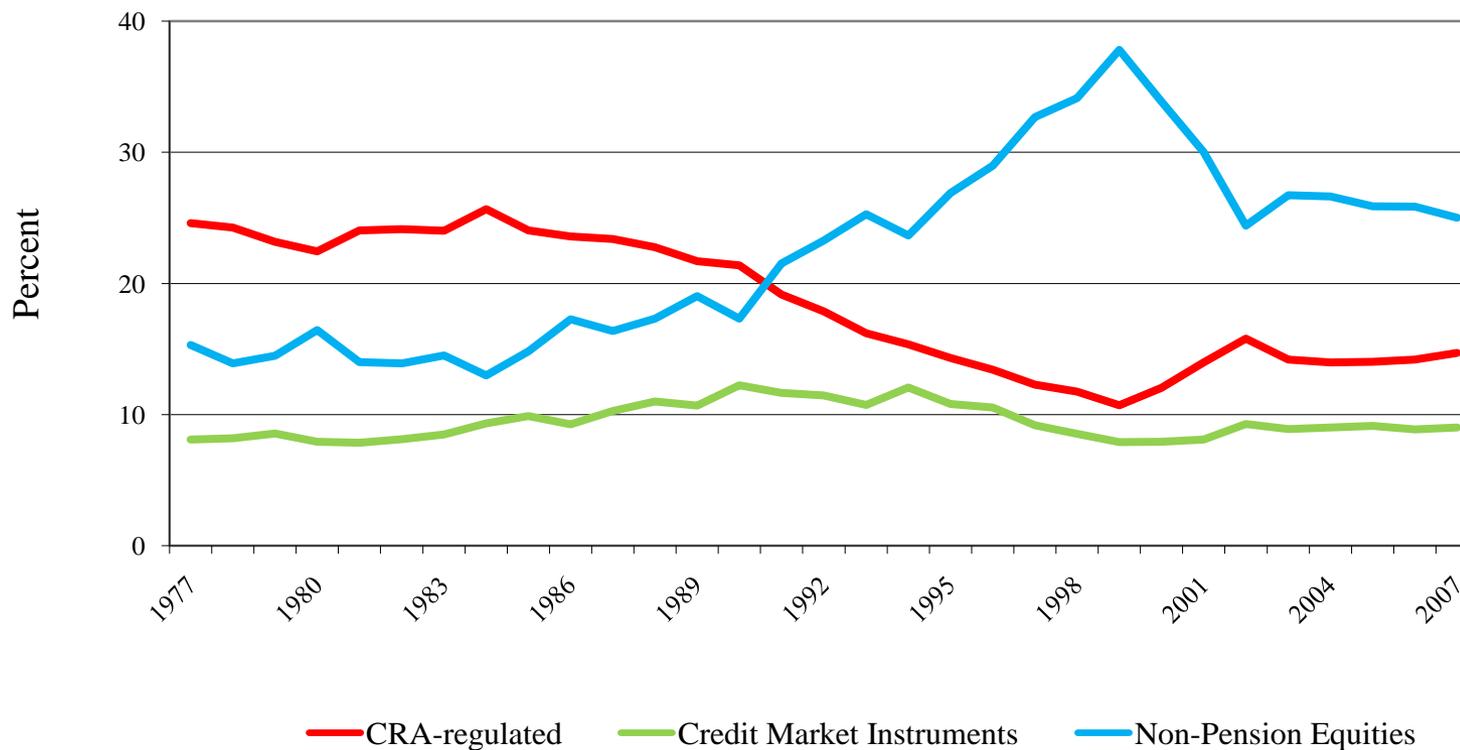
Conference on the Community Reinvestment Act  
Federal Reserve Bank of Cleveland  
February 6, 2009

The views expressed in this paper are those of the authors and do not necessarily reflect the views of the Board of Governors or the Staff of the Federal Reserve System, or of Freddie Mac or its Board of Directors.

# Overall Asset Markets



Exhibit 1  
Shares of Households' Financial Assets



# Overall Debt Markets



Exhibit 2  
Dollar Holdings of Consumer Loans

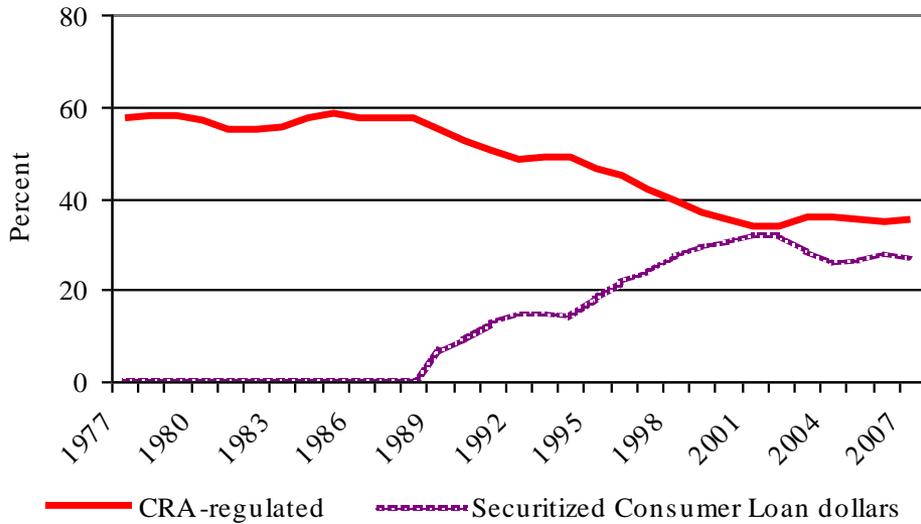
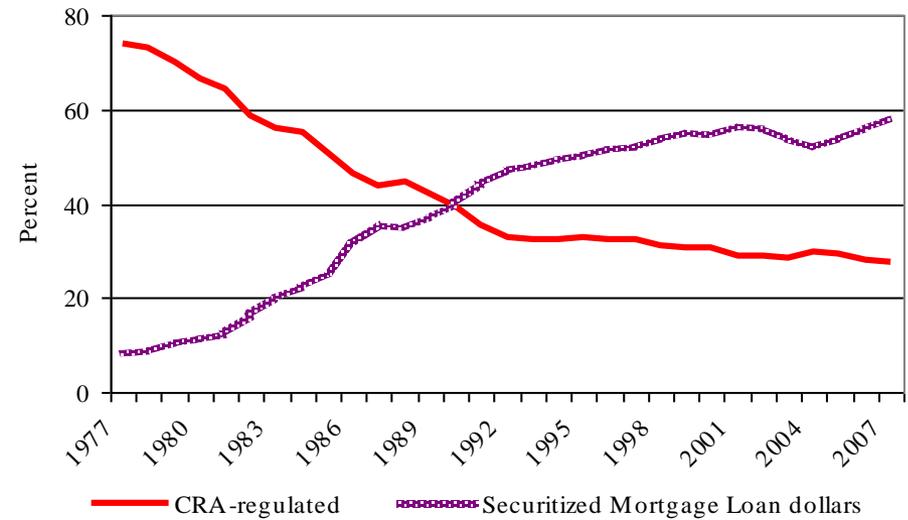


Exhibit 3  
Dollar Volume of Home Mortgage Debt Outstanding



# Branch Office Structure



Exhibit 4  
Market Share of Offices

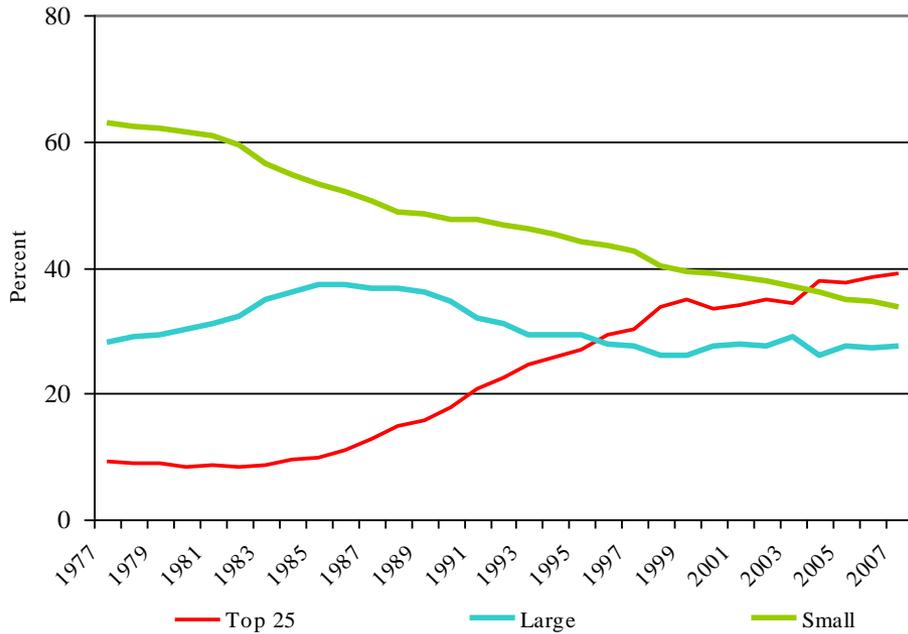
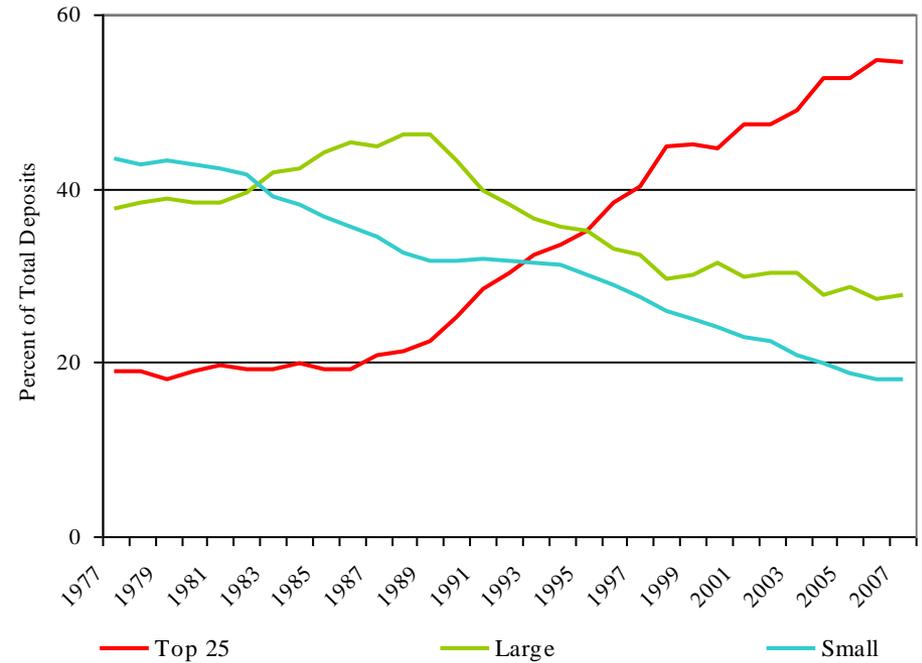
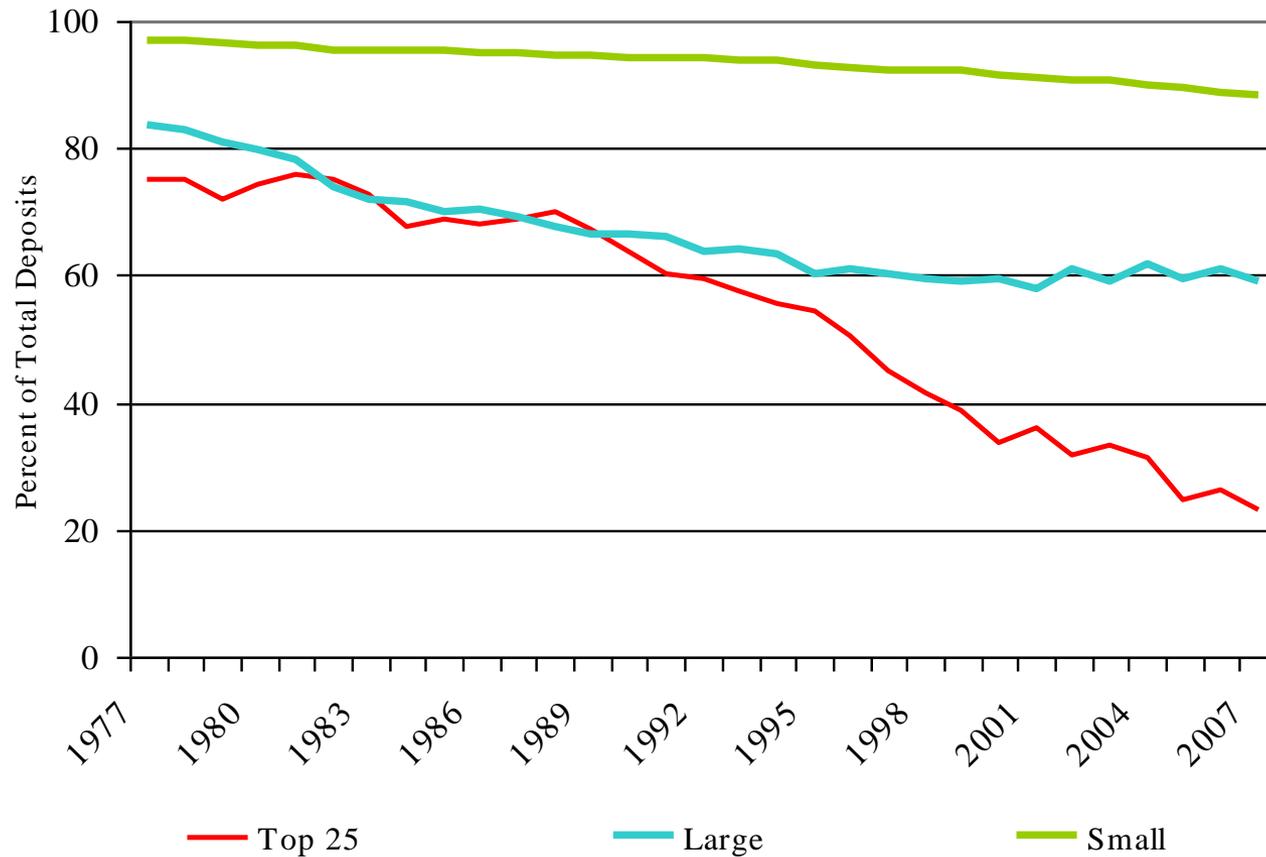


Exhibit 5  
Market Share of Deposits



# How Local?

Exhibit 6  
Concentration of Deposits in same MSA as Main Office



# Consumer Loan Market



Exhibit 7  
Market Share of Consumer Loan Dollars



# Mortgage Loan Market



Exhibit 8

Market Share of 1-4 Family Home Mortgage Dollars

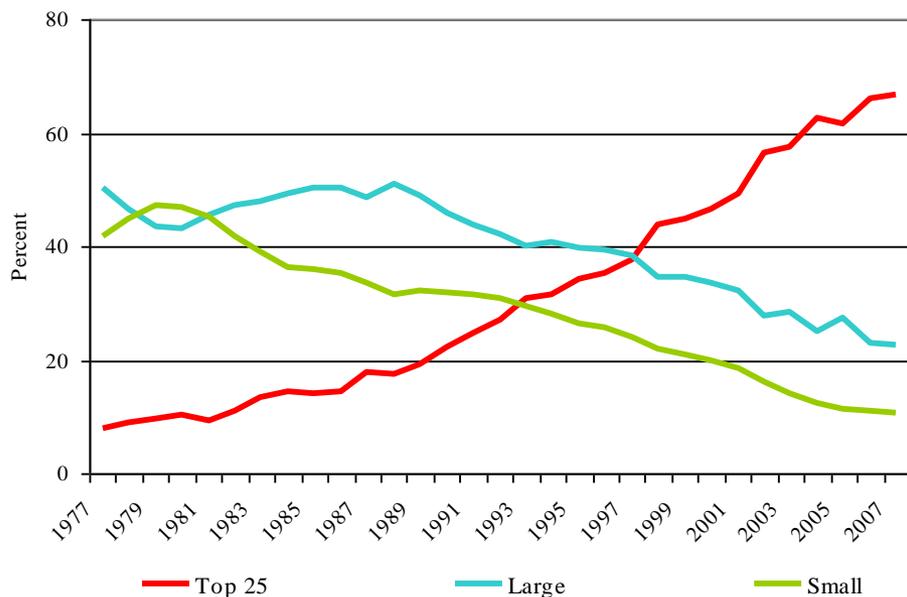
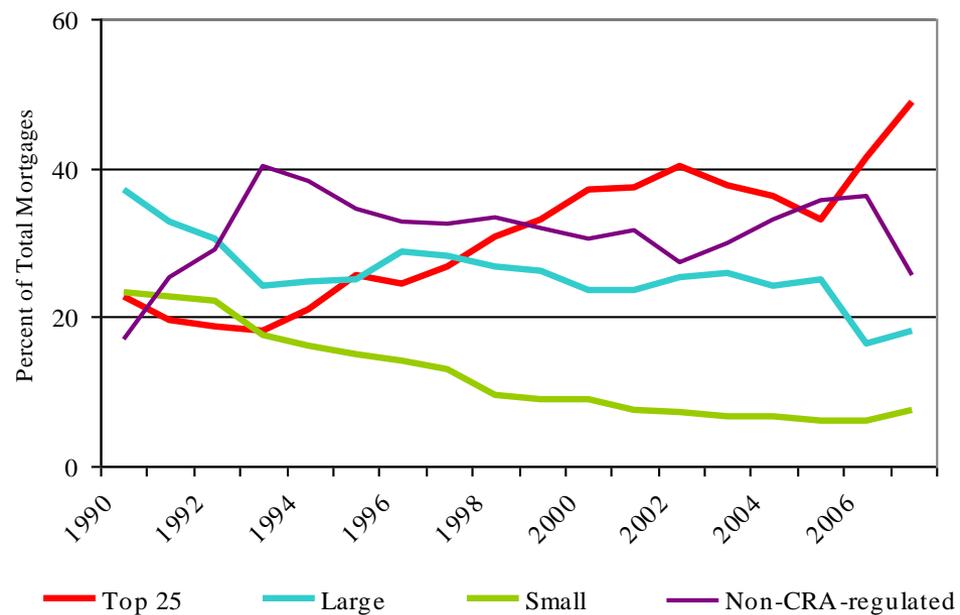


Exhibit 9

Mortgages Originated by Institution Type

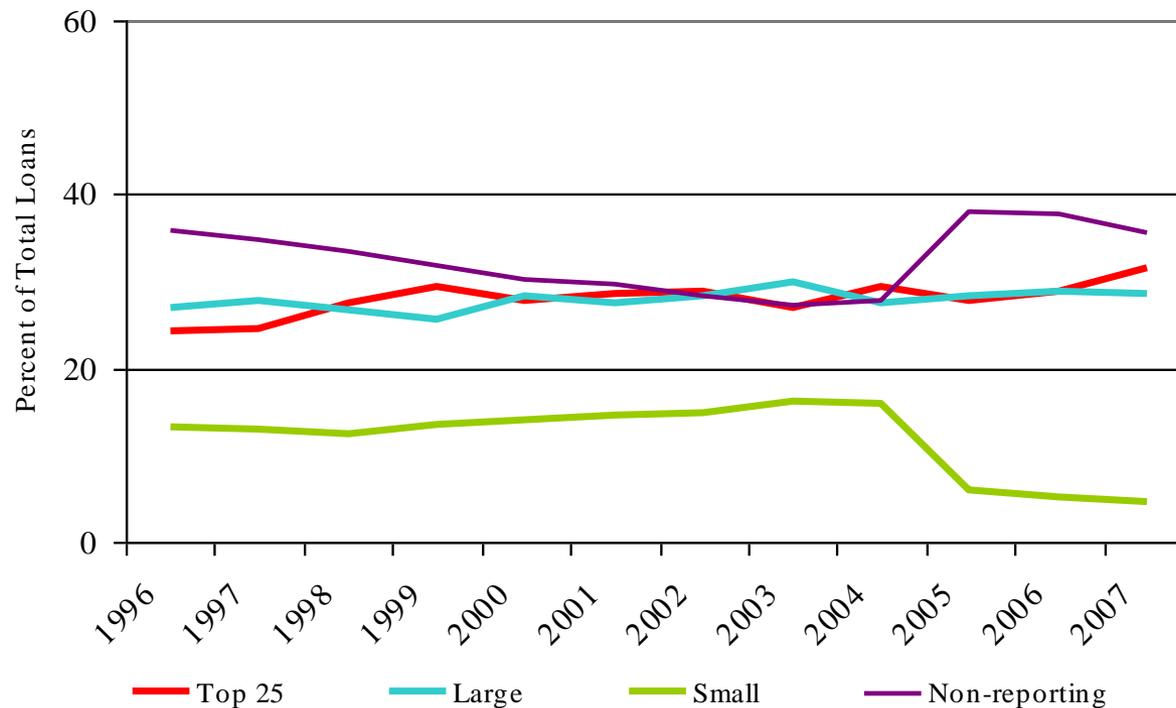


# Business Lending



Exhibit 10

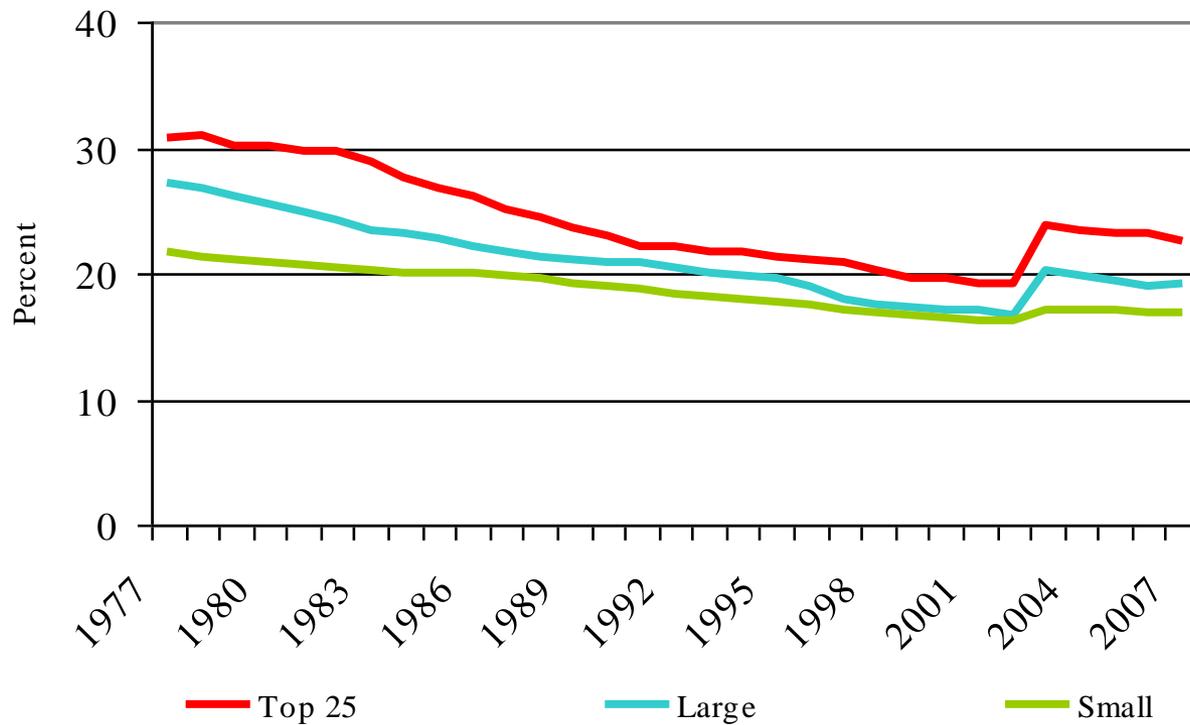
Dollars of Small Business and Small Farm Loans held by Depositories



# LMI Tract Branches



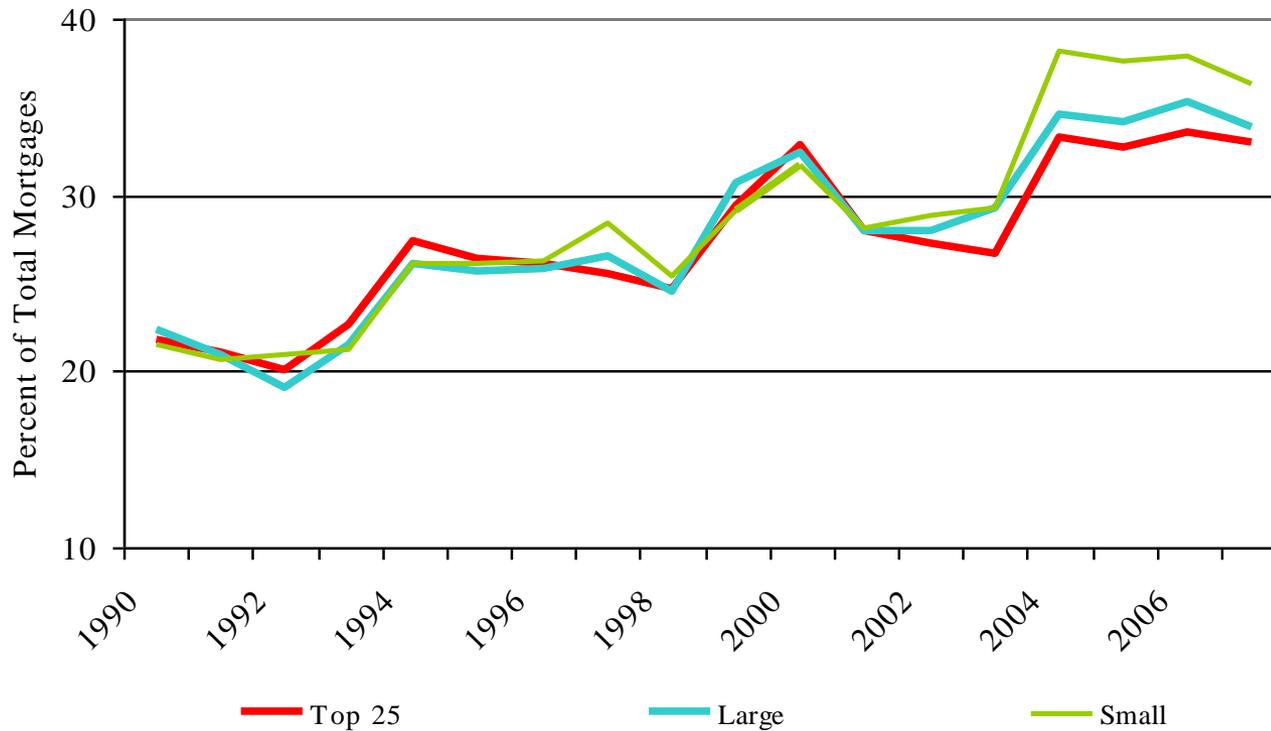
Exhibit 11  
Share of Offices in LMI Census Tracts



# LMI Mortgage Lending



Exhibit 12  
Share of LMI Mortgage Lending



# Assessment Area Lending



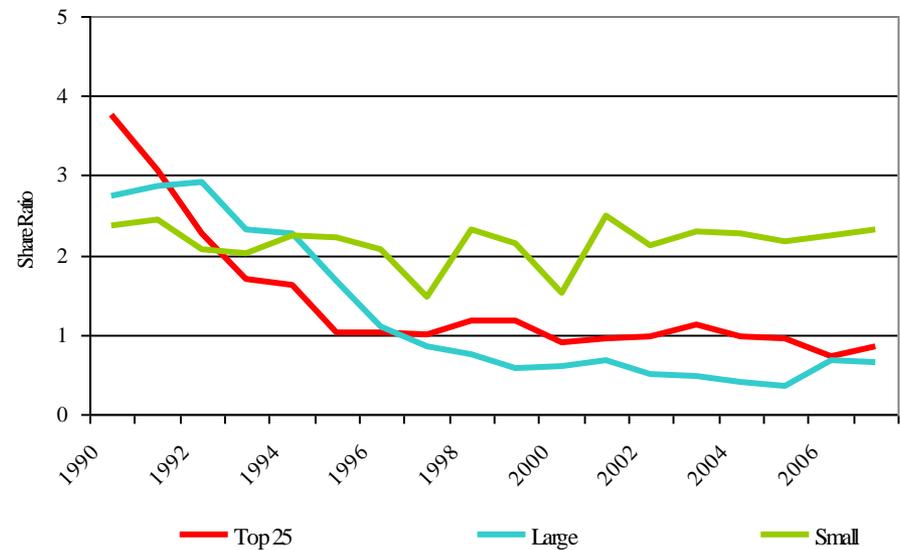
Exhibit 13

Share of Mortgages in Assessment Area



Exhibit 14

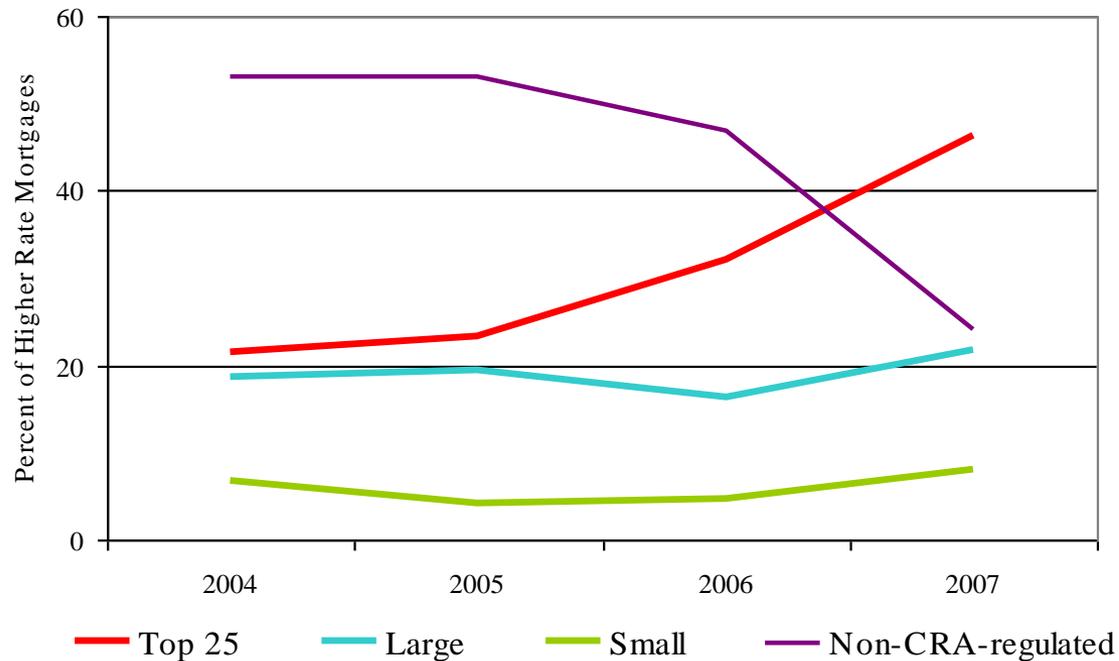
Ratio of Shares of LMI Lending that are in/out of Assessment Area



# High Rate Loan Market



Exhibit 15  
Higher Rate Mortgages

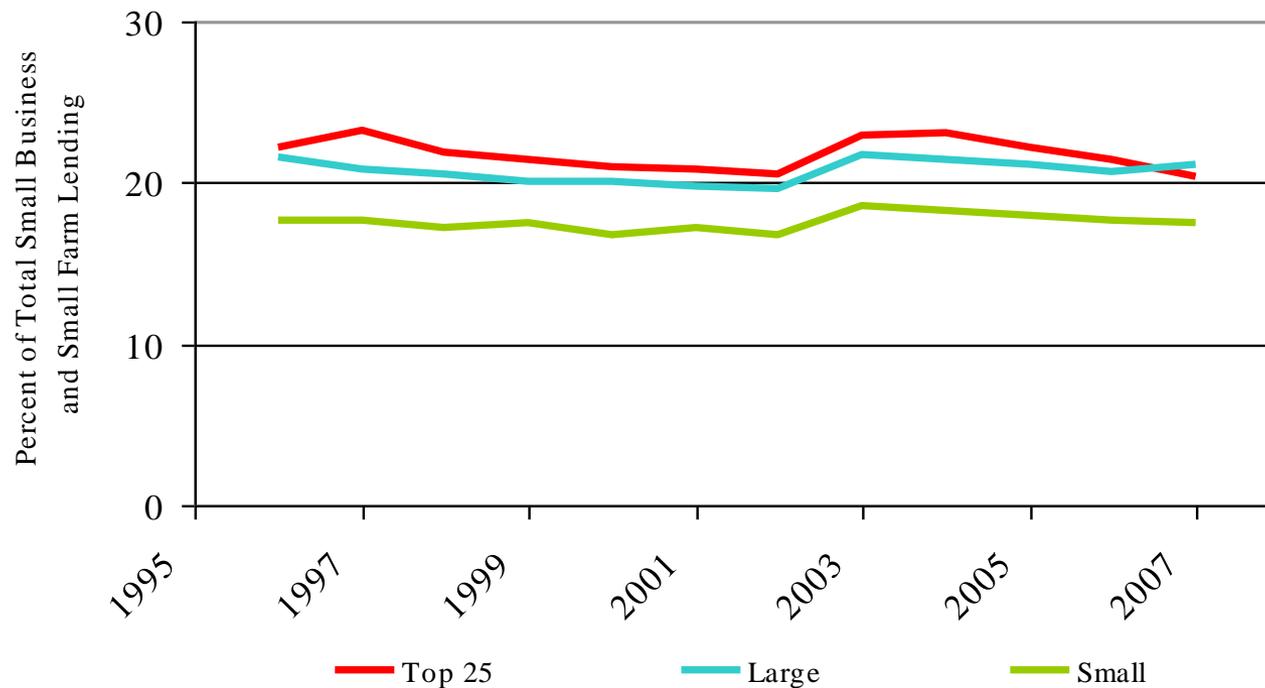


# LMI Tract Business Lending



Exhibit 16

Share of LMI Small Business and Small Farm Lending  
in LMI Census Tracts



# Assessment Area Business



Exhibit 17

Share of Small Business and Small Farm Lending in Assessment Area

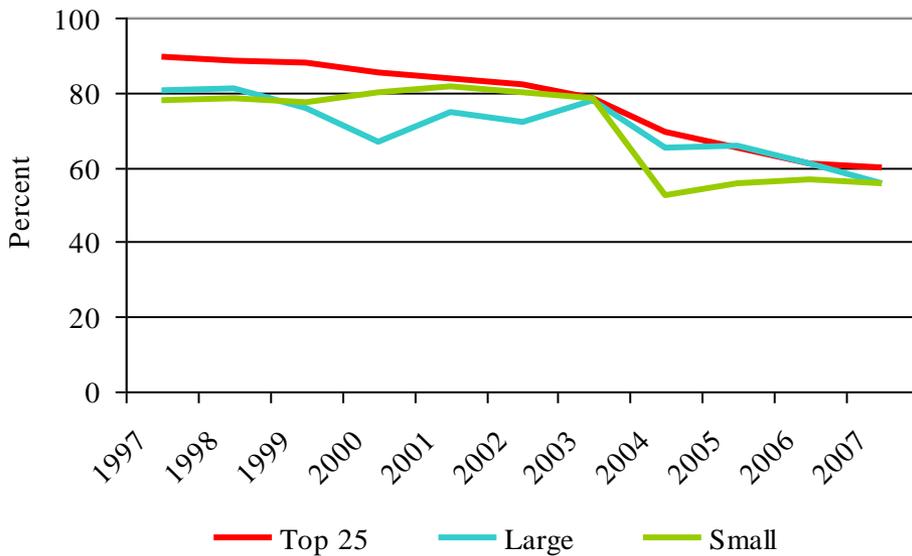
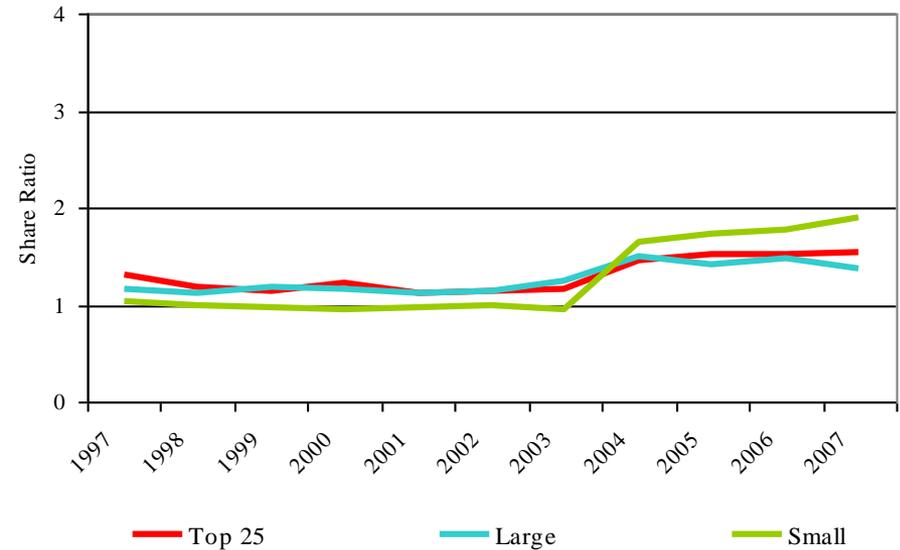


Exhibit 18

Ratio of Shares of Small Business and Small Farm Lending in LMI Census Tracts that are in/out of Assessment Area



# Ratings by Agency



Exhibit 19  
Percent of Outstanding Ratings by Agency

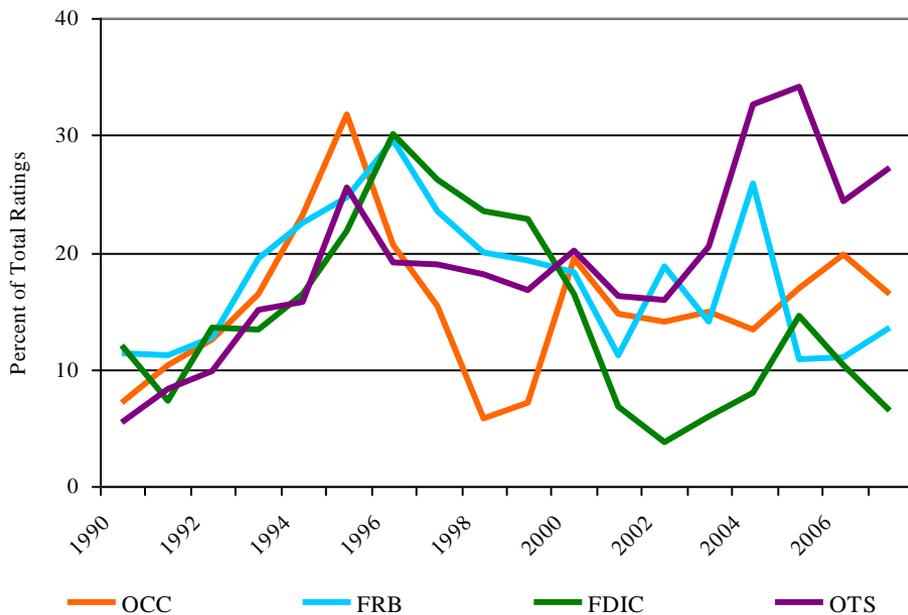
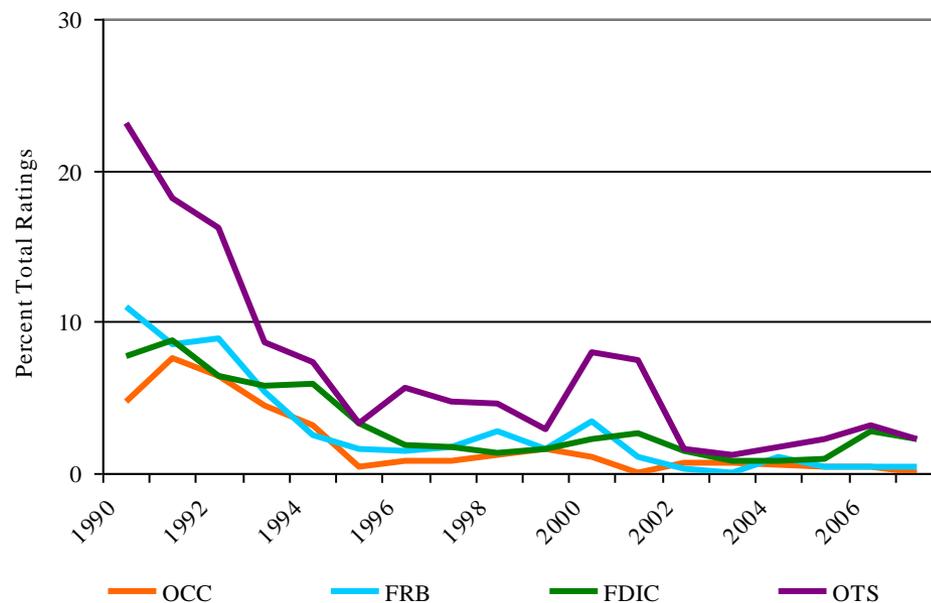


Exhibit 20  
Percent of Unsatisfactory Ratings by Agency



# Ratings by Institution



Exhibit 21

Percent of Outstanding Ratings by Institution Size

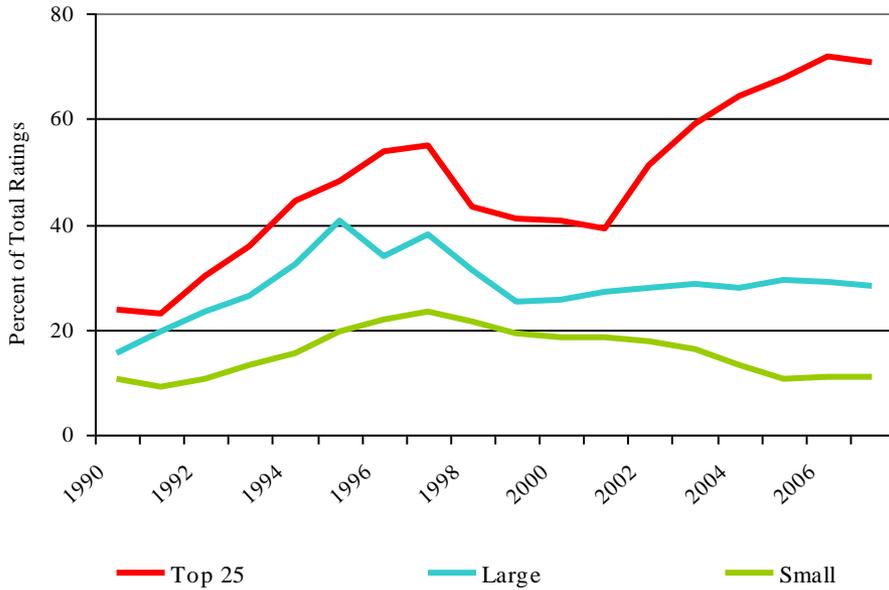


Exhibit 22

Percent of Unsatisfactory Ratings by Institution Size

