



July 29, 2019

Memorandum to: William E. Bestani
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Office of Information and Regulatory Affairs
Office of Management and Budget
Executive Office of the President

From: Manny Cabeza
Regulatory Counsel
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Legal Division
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RE: FDIC 2019 Post-Examination Survey (Community Reinvestment Act)

Under FDIC's "fast-track" generic clearance entitled "Occasional Qualitative Surveys" (3064-0127), the FDIC hereby submits for OMB review the generic survey "FDIC 2019 Post-Examination Survey (Community Reinvestment Act)." This survey will be transmitted to each financial institution after FDIC's completion of a Community Reinvestment Act (CRA) examination to obtain feedback from these financial institutions regarding the CRA examination process. The survey will be sent to a senior bank official after the examination is conducted.

The purpose of the survey is to gauge bankers' views on the effectiveness and quality of the CRA examination, as well as to identify ways to improve the examination process. Bankers will be asked to rate the efficiency of the pre-examination process; examiners' professionalism and their understanding of the laws and regulations; the CRA examination process; and the CRA examination report quality. Bankers will also be allowed to provide feedback on any areas for improvement and will be given an option to have someone from the FDIC Office of the Ombudsman confidentially contact the institution about its recent examination or any other matters.

The FDIC estimates that there will be approximately one (1) responses per quarter based on examination's historical data.

<i>Annual Estimated Number of respondents:</i>	<i>5</i>
<i>Estimated Time per response:</i>	<i><u>45 minutes</u></i>
<i>Total Estimated Annual Burden:</i>	<i>4 hours</i>

Total estimated annual burden for the collection of this information is four (4) hours. If you have any questions, please let me know. Thank you for your consideration.