

Measure and manage CRA performance

The Community Reinvestment Act (CRA) was instituted to ensure that banks were serving customers throughout the community, including low- and moderate-income neighborhoods. Meeting this obligation is a key part of serving the community and improving the overall compliance profile of your financial institution.

With **Ncommunity analytics software**, your team can:

- **Measure** your organization's CRA performance to ensure compliance with CRA requirements
- **Determine** reinvestment ratios (such as performance and potential or loan-to-deposit) and their significance for exam-readiness
- **Understand and assess** data ratios
- **Stay current** with the changing demographics of your assessment area
- **Report** your data and exam readiness annually, semi-annually, quarterly, or monthly

Key Features

- Performance and potential ratio calculations
- Clear risk identification
- Peer and benchmark analysis
- Disparity analysis
- Interactive mapping and geocoding
- Guided reviews with an analyst
- Advanced filtering
- Preparation for regulator questions

Navigate the lending ecosystem

Ncommunity integrates with other software in our lending compliance suite, for holistic lending compliance that enables your financial institution or financial services company to experience the upside of risk. Our platform is designed, built, and supported by professionals with extensive experience in financial institutions and mortgage companies, empowering lenders to navigate the lending ecosystem, reduce compliance and lending risk, and accelerate healthy business growth.

Request a demo of Ncommunity at www.ncontracts.com