applicable, for each of the prior two calendar years:

- (i) If the savings association has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:
- (A) To low-, moderate-, middle-, and upper-income individuals;
- (B) Located in low-, moderate-, middle-, and upper-income census tracts; and
- (C) Located inside the savings association's assessment area(s) and outside the savings association's assessment area(s); and
- (ii) The savings association's CRA Disclosure Statement. The savings association shall place the statement in the public file within three business days of its receipt from the OTS.
- (2) Savings associations required to report Home Mortgage Disclosure Act (HMDA) data. A savings association required to report home mortgage loan data pursuant to part 203 of this title shall include in its public file a copy of the HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council pertaining to the savings association for each of the prior two calendar years. In addition, a savings association that elected to have the OTS consider the mortgage lending of an affiliate for any of these years shall include in its public file the affiliate's HMDA Disclosure Statement for those years. The savings association shall place the statement(s) in the public file within three business days after its receipt.
- (3) Small savings associations. A small savings association or a savings association that was a small savings association during the prior calendar year shall include in its public file:
- (i) The savings association's loan-todeposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio; and
- (ii) The information required for other savings associations by paragraph (b)(1) of this section, if the savings association has elected to be evaluated under the lending, investment, and service tests.
- (4) Savings associations with strategic plans. A savings association that has been approved to be assessed under a strategic plan shall include in its public file a copy of that plan. A savings association need not include information submitted to the OTS on a confidential basis in conjunction with the plan.
- (5) Savings associations with less than satisfactory ratings. A savings association that received a less than

- satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The savings association shall update the description quarterly.
- (c) Location of public information. A savings association shall make available to the public for inspection upon request and at no cost the information required in this section as follows:
- (1) At the main office and, if an interstate savings association, at one branch office in each state, all information in the public file; and
 - (2) At each branch:
- (i) A copy of the public section of the savings association's most recent CRA Performance Evaluation and a list of services provided by the branch; and
- (ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.
- (d) *Copies*. Upon request, a savings association shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The savings association may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).
- (e) *Updating*. Except as otherwise provided in this section, a savings association shall ensure that the information required by this section is current as of April 1 of each year.

§ 563e.44 Public notice by savings associations.

A savings association shall provide in the public lobby of its main office and each of its branches the appropriate public notice set forth in Appendix B of this part. Only a branch of a savings association having more than one assessment area shall include the bracketed material in the notice for branch offices. Only a savings association that is an affiliate of a holding company shall include the last two sentences of the notices.

§ 563e.45 Publication of planned examination schedule.

The OTS publishes at least 30 days in advance of the beginning of each calendar quarter a list of savings associations scheduled for CRA examinations in that quarter.

Subpart D—Transition Rules

§ 563e.51 Transition rules.

(a) *Effective date*. Sections of this part become applicable over a period of time in accordance with the schedule set forth in paragraph (c) of this section.

- (b) Data collection and reporting; strategic plan; performance tests and standards—(1) Data collection and reporting. (i) On January 1, 1996, the data collection requirements set forth in § 563e.42 (except § 563e.42(b) and (g)) become applicable.
- (ii) On January 1, 1997, the data reporting requirements set forth in § 563e.42(b) and (g) become applicable.
- (2) Small savings associations.
 Beginning January 1, 1996, the OTS evaluates savings associations that qualify for the small savings association performance standards described in § 563e.26 under that section.
- (3) Strategic plan. Beginning January 1, 1996, a savings association that elects to be evaluated under an approved strategic plan pursuant to § 563e.27 may submit its strategic plan to the OTS for approval.
- (4) Other performance tests. (i) Beginning January 1, 1996, a savings association may elect to be evaluated under the pertinent revised performance tests described in §§ 563e.22, 563e.23, 563e.24, and 563e.25, if the savings association provides the necessary data to permit evaluation.
- (ii) Beginning July 1, 1997, the OTS evaluates all savings associations under the pertinent revised performance tests.
- (c) Schedule. (1) On July 1, 1995, \$\\$ 563e.11, 563e.12, 563e.29, and 563e.51 become applicable, and \$\\$ 563e.1, 563e.2, and 563e.8 expire.
- (2) On January 1, 1996, § 563e.41 and the pertinent provisions of Subpart B of this part will apply to savings associations that elect to be evaluated under §§ 563e.22 through 563e.25, savings associations that submit for approval strategic plans under § 563e.27, and savings associations that qualify for the small savings association performance standards described in § 563e.26.
- (3) On January 1, 1996, §§ 563e.42 (except § 563e.42(b) and (g)) and 563e.45 become applicable.
- (4) On January 1, 1997, §§ 563e.41 and 563e.42(b) and (g) become applicable. (5) On July 1, 1997, §§ 563e.21
- (5) On July 1, 1997, §§ 563e.21 through 563e.28, 563e.43, and 563e.44 become applicable, and §§ 563e.3 through 563e.7, and 563e.51 expire.

Appendix A to Part 563e—Ratings

- (a) Ratings in general. (1) In assigning a rating, the OTS evaluates a savings association's performance under the applicable performance criteria in this part, in accordance with § 563e.21 and § 563e.28, which provides for adjustments on the basis of evidence of discriminatory or other illegal credit practices.
- (2) A savings association's performance need not fit each aspect of a particular rating profile in order to receive that rating, and