

RESCINDED

Transmittal – See OCC 2020-11

OCC Bulletin 2005-11| April 12, 2005

Community Reinvestment Act: Final Rule—Technical Amendment

The Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System (Board), Federal Deposit Insurance Corporation, and Office of Thrift Supervision (the agencies) have adopted, in final form, without change, a joint interim rule for the Community Reinvestment Act (CRA) regulations that was published for comment in the *Federal Register* on July 8, 2004. This joint final rule conforms the agencies' regulations implementing the CRA to changes in: the Standards for Defining Metropolitan and Micropolitan Statistical Areas published by the U.S. Office of Management and Budget in December 2000; census tracts designated by the U.S. Census Bureau; and the Board's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA). The joint final rule also makes a technical correction to a cross-reference within the CRA regulations. This joint final rule does not make substantive changes to the requirements of the CRA regulations, and it is identical to the joint interim rule adopted by the agencies. This joint final rule became effective on March 28, 2005.

This bulletin distributes the joint final rule. Refer to OCC bulletin 2004-33 for a summary of the effect of the changes on HMDA and CRA loan data collection and reporting and recommendations for integrating these changes into national banks' HMDA and CRA programs. Questions may be directed to the appropriate supervisory office or to Karen Tucker, national bank examiner, Compliance Policy Department at (202) 874-4428.

Ann F. Jaedicke
Deputy Comptroller for Compliance Policy

Related Links

- [Final Rule 70 FR 15570](#)

To

Chief Executive Officers and
Compliance Officers of All
National Banks, Federal
Branches and Agencies,
Department and Division Heads,
All Examining Personnel, and
Other Interested Parties