

# RESCINDED

OCC Bulletin 2011-22| June 6, 2011

Transmittal – See OCC 2020-11

## Community Reinvestment Act: List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

The Office of the Comptroller of the Currency, along with the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision, recently announced the availability of the 2011 list of distressed or underserved nonmetropolitan middle-income geographies in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as “community development.” The 2011 list incorporates a one-year lag period for geographies that were designated as distressed or underserved in 2010 but were not designated as such in the 2011 release. Geographies subject to the one-year lag period are eligible to receive consideration for community development activities for 12 months following publication of the 2011 list.

Both the 2011 list and the 2010 list are on the Website of the Federal Financial Institutions Examination Council (FFIEC), along with the data used to generate the list of distressed or underserved geographies.

Distressed nonmetropolitan middle-income geographies and underserved nonmetropolitan middle-income geographies are designated by the agencies in accordance with their CRA regulations. The criteria used to designate these areas also are available on the [FFIEC Website](#).

For more information, please contact your supervisory office or the Compliance Policy Department at (202) 649-5470.

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### Related Link

- [List of Distressed Geographies \(PDF\)](#)

To

Chief Executive Officers and  
Compliance Officers of All  
National Banks, Department and  
Division Heads, and All  
Examining Personnel