

RESCINDED

Transmittal – See OCC 2020-11

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Community Reinvestment Act: Small Bank Asset Thresholds Regulatory Revision

On December 30, 2010, the Office of the Comptroller of the Currency (OCC) published in the *Federal Register* revisions to its Community Reinvestment Act (CRA) regulation that are effective January 1, 2011. The revisions adjust the asset-size thresholds to be used to define "small bank" and "intermediate small bank" based on the annual percentage change in the Consumer Price Index.

The OCC's CRA regulation, as revised on December 29, 2009, stated that national banks are "small banks" if, as of December 31 of either of the previous two calendar years, they had assets of less than \$1.098 billion. Small banks with assets of at least \$274 million as of December 31 of both of the previous two calendar years, and less than \$1.098 billion as of December 31 of either of the previous two calendar years, are "intermediate small banks." (12 CFR 25.12(u)(1)) The regulation provides that the OCC will publish annual adjustments to these dollar figures based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPIW), not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million. (12 CFR 25.12(u)(2))

During the period ending November 2008, the CPIW increased by 2.21 percent. As a result, the OCC has revised section 25.12(u)(1) to make this annual adjustment. Beginning January 1, 2011, banks that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.122 billion are "small banks." Small banks with assets of at least \$280 million as of December 31 of both of the prior two calendar years, and less than \$1.122 billion as of December 31 of either of the prior two calendar years, are "intermediate small banks." For further information about how these revised asset-size thresholds are applied, see the CRA page on the Federal Financial Institutions Examination Council's website at www.ffiec.gov/cra.

You may direct any questions to your supervisory office or OCC Compliance Division (202) 649-5470.

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- [Amendment](#) (PDF)

To

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