

RESCINDED

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Transmittal – See OCC 2020-11

Compliance-Community Reinvestment Act: Small Bank and Small Savings Association Asset Thresholds Regulatory Revision

On December 22, 2011, the Office of the Comptroller of the Currency (OCC) published in the *Federal Register* revisions to its Community Reinvestment Act (CRA) regulations that are effective January 1, 2012. The revisions adjust the asset-size thresholds to be used to define "small bank," "small savings association," "intermediate small bank," and "intermediate small savings association" based on the annual percentage change in the Consumer Price Index.

During 2011, the OCC's CRA regulations stated that national banks are "small banks" and savings associations are "small savings associations" if, as of December 31 of either of the prior two calendar years, they had assets of less than \$1.122 billion. Small banks or small savings associations 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" or "intermediate small savings associations." (12 CFR 25.12(u)(1), 195.12(u)(1)) The regulations provide 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), 195.12(u)(2))

During the period ending November 2011, the CPIW increased by 3.43 percent. As a result, the OCC has revised sections 25.12(u)(1) and 195.12(u)(1) to make this annual adjustment. Beginning January 1, 2012, banks or savings associations that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.160 billion are "small banks" or "small savings associations." Small banks or small savings associations with assets of at least \$290 million as of December 31 of both of the prior two calendar years, and less than \$1.160 billion as of December 31 of either of the prior two calendar years, are "intermediate small banks" or "intermediate small savings associations." 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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Related Link

To

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

- [Joint Final Rule \(PDF\)](#)

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