

RESCINDED

Transmittal – See OCC 2020-11

OCC Bulletin 2012-29 | September 24, 2012

Community Reinvestment Act: Income Level for Median Family Income

Attached are the recently published Federal Financial Institutions Examination Council (FFIEC)-calculated Median Family Income (MFI) data. The 2012 MFI data incorporate information from the U.S. Census Bureau's American Community Survey.

The FFIEC estimates median family incomes for metropolitan statistical areas (MSA), metropolitan divisions (MD), and nonmetropolitan portions of each state. These data are used to determine income levels of geographies in Community Reinvestment Act (CRA) performance evaluations. The annual FFIEC data are used to determine 2012 borrower income levels in CRA performance evaluations.

The regulations implementing the CRA—12 CFR 25 and 12 CFR 195—classify the income level of a person or geography as low, moderate, middle, or upper, based on the area median income. Area median income is defined as “the median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions”; or “the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.”

Please direct questions regarding this bulletin to your supervisory office or to the Office of the Comptroller of the Currency's Compliance Policy Department at (202) 649-5470.

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Related Link

- [FFIEC Census and FFIEC Estimated MSA/MD Median Family Income for 2012 CRA/HMDA Reports \(PDF\)](#)

To

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