

RESCINDED

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Transmittal – See OCC 2020-11

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

On December 21, 2012, the Office of the Comptroller of the Currency (OCC) published in the *Federal Register* revisions to its Community Reinvestment Act (CRA) regulations that became effective January 1, 2013. The revisions adjust the asset-size thresholds 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.

For calendar year 2012, the OCC’s CRA regulations defined a national bank as a “small bank” and a savings association as a “small savings association” if, as of December 31 of either of the prior two calendar years, the institution had assets of less than \$1.160 billion. A small bank or small savings association 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, was an “intermediate small bank” or “intermediate small savings association” (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 2012, the CPIW increased by 2.23 percent. As a result, the OCC has revised the dollar thresholds detailed in sections 25.12(u)(1) and 195.12(u)(1) to reflect the increased CPIW. Beginning January 1, 2013, a national bank or savings association that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.186 billion is a “small bank” or “small savings association.” A small bank or small savings association with assets of at least \$296 million as of December 31 of both of the prior two calendar years, and less than \$1.186 billion as of December 31 of either of the prior two calendar years, is an “intermediate small bank” or “intermediate small savings association.” 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.

For More Information

If you have any questions about the regulatory revisions, or about how to determine whether a national bank or federal savings association is classified as “small” or

To

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

“intermediate small,” please contact your supervisory office, the Compliance Policy Department at (202) 649-5470, or the Community and Consumer Law Division at (202) 649-6350.

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Related Link:

- [CRA threshold rules Federal Register Dec 2012 \(PDF\)](#)

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