



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-53-2012**  
**December 21, 2012**

## **COMMUNITY REINVESTMENT ACT**

### **Annual Asset-Size Threshold Adjustment**

**Summary:** The FDIC, the Federal Reserve Board, and the Office of the Comptroller of the Currency have published the attached joint final rule amending the Community Reinvestment Act (CRA) to adjust the asset-size threshold used to define “small bank” and “intermediate small bank.”

**Statement of Applicability to Institutions with Total Assets Under \$1 Billion:** This Financial Institution Letter is applicable to all FDIC-supervised financial institutions.

#### **Distribution:**

FDIC-Supervised Banks (Commercial and Savings)

#### **Suggested Routing:**

Chief Executive Officers  
CRA Officers  
Compliance Officers

#### **Related Topics:**

Community Reinvestment Act

#### **Attachment:**

Joint Final Rule: <http://www.gpo.gov/fdsys/pkg/FR-2012-12-21/pdf/2012-30775.pdf>

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#### **Note:**

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2012/index.html](http://www.fdic.gov/news/news/financial/2012/index.html).

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

#### **Highlights:**

- The federal banking agencies have amended their CRA regulations to increase the asset-size threshold used to define “small bank” and “intermediate small bank.” The increase is based on the annual percentage change in the Consumer Price Index (CPI). These asset-size threshold adjustments will take effect on January 1, 2013.
- As a result of the 2.23 percent increase in the CPI for the period ending in November 2012, the definitions of small and intermediate small banks for CRA examinations have changed as follows:
  - “Small bank” or “small savings association” means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.186 billion.
  - “Intermediate small bank” or “intermediate small savings association” means a small bank 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.
- The FDIC estimates that approximately 104 institutions will be affected. However, all banks at the margins should review their status to determine if they have moved into the intermediate small bank or large bank category because of growth or the threshold change.
- Current and historical asset-size thresholds are published on the Federal Financial Institutions Examination Council Web site at [www.ffiec.gov/cra/](http://www.ffiec.gov/cra/).