



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

**Financial Institution Letter**  
**FIL-73-2009**  
**December 23, 2009**

## **COMMUNITY REINVESTMENT ACT**

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

**Summary:** The FDIC, the Federal Reserve Board, the Office of the Comptroller of the Currency and the Office of Thrift Supervision have approved the attached joint final rule amending the Community Reinvestment Act (CRA) to make the annual adjustment to the asset-size threshold used to define "small bank" and "intermediate small bank" under the Act. These asset-size threshold adjustments will take effect on January 1, 2010. The attached final rule will be published soon in the *Federal Register*.

**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

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**Note:**

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**Highlights:**

- The federal banking agencies have amended their CRA regulations decreasing the asset-size threshold to be used to define "small bank" and "intermediate small bank." The decrease is based on the annual percentage change in the Consumer Price Index (CPI).
- As a result of the 0.98 percent decrease in the CPI for the period ending in November 2009, the definitions of small and intermediate small banks for CRA examinations will change 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 \$1.098 billion.
  - "Intermediate small bank" or "intermediate small savings association" means a small bank with assets of at least \$274 million as of December 31 of both of the prior two calendar years, and less than \$1.098 billion as of December 31 of either of the prior two calendar years.
- These asset-size threshold adjustments will take effect on January 1, 2010.
- The FDIC estimates that very few banks will be affected. However, banks at the margins should review their status to determine whether they have moved into the intermediate small bank or large bank categories.
- Current and historical asset-size thresholds are published on the Federal Financial Institutions Examination Council's Web site at [www.ffiec.gov/cra/](http://www.ffiec.gov/cra/).