



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: November 26, 2014

Dear Sir or Madam:

This notice serves to remind you of the Community Reinvestment Act (CRA) annual asset threshold adjustment and the impact of revised geographic delineations on CRA data collection for calendar year 2014 that will be reported in 2015.

Exemption Threshold:

- The assets threshold used to define small banks, small savings associations, intermediate small banks, and intermediate small savings associations were adjusted on [December 19, 2013](#) to provide that:
 - "Small bank" or "small savings association" means an institution that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.202 billion.
 - "Intermediate small bank" or "intermediate small savings association" means a small institution with assets of at least \$300 million as of December 31 of both of the prior two calendar years, and less than \$1.202 billion as of December 31 of either of the prior two calendar years.

Geographic Changes in the 2014 the Federal Financial Institutions Examination Council (FFIEC) Census File:

The new metropolitan statistical area (MSA) definitions, released in February 2013 by The Office of Management and Budget (OMB), apply to CRA data collected on or after **January 1, 2014**.

See OMB's [press release](#).

The *2013 A Guide to CRA Data Collection and Reporting* should be used to guide collection and reporting of calendar year 2014 CRA data that will be submitted by March 2, 2015.

Any questions or requests for additional information should be directed to crahelp@frb.gov.