

---

**Joint Release**

**Board of Governors of the Federal Reserve  
System  
Office of the Comptroller of the Currency  
Federal Deposit Insurance Corporation**

---

For Immediate Release

June 18, 2013

**Agencies Release List of Distressed or Underserved  
Nonmetropolitan Middle-Income Geographies**

WASHINGTON —The federal bank and thrift regulatory agencies today announced the availability of the 2013 list of distressed or underserved nonmetropolitan middle-income geographies where revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development."

"Distressed nonmetropolitan middle-income geographies" and "underserved nonmetropolitan middle-income geographies" are designated by the agencies in accordance with their CRA regulations. The criteria for designating these areas are available on the Federal Financial Institutions Examination Council (FFIEC) website (<http://www.ffiec.gov/cra>). The designations continue to reflect local economic conditions, including triggers such as unemployment, poverty, and population changes.

As with past releases, the agencies incorporate a one-year lag period for geographies that are no longer designated as distressed or underserved in the current release. Geographies subject to this one-year lag period are eligible to receive consideration for community development activities for 12 months after publication of the current list.

The current and previous years' lists can be found on the FFIEC website, along with information about the data sources used to generate those lists. In addition, although the 2010 Census demographic profiles for American Samoa, Commonwealth of the Northern Mariana Islands, Guam, and U.S. Virgin Islands have been released, the full Census summary files for these areas are not yet available. The 2013 list will be updated when the full Census summary files become available.

# # #

Attachments:

2013 List of Middle-Income Nonmetropolitan Distressed or Underserved Geographies - PDF (PDF Help)

2013 Distressed or Underserved Nonmetropolitan Middle-Income Geographies Source Information and Methodology - PDF (PDF Help)

Federal Reserve  
OCC  
FDIC  
**FDIC: PR-54-2013**

**Media Contacts:**

Susan Stawick	(202) 452-2955
Stephanie Collins	(202) 649-6870
Greg Hernandez	(202) 898-6993