



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-33-2006

April 10, 2006

Community Reinvestment Act

Interagency Examination Procedures

Summary:

The FDIC, the Federal Reserve Board, and the Office of the Comptroller of the Currency have issued new interagency Community Reinvestment Act (CRA) examination procedures for intermediate small institutions and have revised the existing CRA examination procedures for small institutions, large institutions, wholesale and limited purpose institutions, and institutions under a strategic plan. The attached new and revised examination procedures reflect the significant changes to the CRA regulations that took effect on September 1, 2005.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
CRA Officer
Compliance Officer

Attachments:

[Small Bank CRA Examination Procedures](#) 45k ([PDF Help](#))
[Intermediate Small Institution CRA Examination Procedures](#) 57k ([PDF Help](#))
[Large Bank CRA Examination Procedures](#) 62k ([PDF Help](#))
[Wholesale / Limited Purpose CRA Examination Procedures](#) 39k ([PDF Help](#))
[Strategic Plan CRA Examination Procedures](#) 32k ([PDF Help](#))

Contact:

Pamela Freeman, Policy Analyst, Compliance Policy and Examination Support, at pfreeman@fdic.gov or (202) 898-6568

Note:

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Highlights:

- The federal banking regulatory agencies have issued new interagency CRA examination procedures for intermediate small banks to conform to the September 1, 2005, changes to the CRA regulations. The new examination procedures address the two tests under which intermediate small institutions are evaluated: the small bank lending test and a new community development test. These new examination procedures were adopted and released to examiners in August 2005.
- The agencies have also revised the existing interagency examination procedures for small institutions, large institutions, wholesale and limited purpose institutions, and institutions operating under a strategic plan. The revised procedures reflect recent technical and substantive changes to the CRA rules.