



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

Financial Institution Letter
FIL-29-2005
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Community Reinvestment Act Final Technical Amendments to CRA Regulations

Summary: The banking and thrift regulatory agencies have adopted in final form, without any changes, the joint interim rule making technical changes to the Community Reinvestment Act (CRA) regulations published for comment in the Federal Register on July 8, 2004. The joint final rule became effective on March 28, 2005.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Related Topics:

Regulation C, Home Mortgage Disclosure Act

Attachment:

[Joint Final Rule;](#)

[Joint Interim Rule with Request for Comment](#)

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Note:

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Highlights:

The joint final rule conforms the CRA regulations to recent changes in:

- the Standards for Defining Metropolitan and Micropolitan Statistical Areas published by the U.S. Office of Management and Budget (OMB);
- census tracts designated by the U.S. Census Bureau (Census); and
- the Federal Reserve Board's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA).

The joint rule also makes a technical correction to a cross-reference within the CRA regulations.

This FIL supersedes FIL-91-2004, dated August 5, 2004.