



Yesterday the agencies released the annual Community Reinvestment Act (CRA) asset-size thresholds for 2021. Banks are evaluated under different CRA examination procedures depending on their asset-size classification. The below changes to the definitions of small and intermediate small institutions for CRA examinations are effective January 1, 2021.

Small Bank – an institution that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.322 billion.

Intermediate Small Bank – a small institution with assets of at least \$330 million as of December 31 of both of the prior two calendar years and less than \$1.322 billion as of December 31 of either of the prior two calendar years.

You can read the press release or view historical asset-size threshold tables here:

[CRA Examinations \(ffiec.gov\)](https://www.ffiec.gov/cra-examinations)