



The Federal Reserve and the FDIC have released the annual adjustment to the asset-size thresholds used to define 'Small Bank' and 'Intermediate Small Bank' under the CRA Regulations.

As of January 1, 2023, for FDIC and Federal Reserve supervised financial institutions subject to CRA requirements, "small bank" means a bank that, as of December 31st of either of the prior two calendar years, had assets of less than \$1.503 billion; "intermediate small bank" means a bank with assets of at least \$376 million as of December 31st of both of the prior two calendar years and less than \$1.503 billion as of December 31st of either of the prior two calendar years; and "large banks" are banks with assets of at least \$1.503 billion as of December 31st of both of the prior two calendar years.

You can access information regarding the CRA regulations [here](#).

CCI suggests verifying where your institution falls under the asset size threshold for 2023 to ensure proper compliance with the CRA regulations.

