



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: December 23, 2008

Dear Sir or Madam:

This notice serves as a reminder of previously announced information that relates to Community Reinvestment Act (CRA) data collection for calendar year 2009 that will be reported in 2010.

Asset-Size Threshold Adjustments:

- “Small bank” or “small savings association” means an institution that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.109 billion. “Intermediate small bank” or “intermediate small savings association” means a small institution with assets of at least \$277 million as of December 31 of both of the prior two calendar years, and less than \$1.109 billion as of December 31 of either of the prior two calendar years.

Thus, institutions with assets less than \$1.109 billion as of 12/31/2008 AND/OR 12/31/2007 are exempt from 2009 CRA data collection for submission to the Federal Reserve Board.

Voluntary Reporters:

- “Small banks”, “small savings associations”, “intermediate small banks”, and “intermediate small savings associations” may submit CRA data to the Federal Reserve Board for processing in order to preserve the option of a large bank examination.

Geographic Changes in the 2009 FFIEC Census file:

- Three new Metropolitan Statistical Areas (MSAs):
 - Cape Girardeau-Jackson, MO-IL (MSA 16020) consisting of Alexander County, IL, code 003; Bollinger County, MO, code 017; and Cape Girardeau County, MO, code 031.
 - Manhattan, KS (MSA 31740) consisting of Geary County, code 061; Pottawatomie County, code 149; and Riley County, code 161.
 - Mankato-North Mankato, MN (MSA 31860) consisting of Blue Earth County, code 013; and Nicollet County, code 103.

Any questions or requests for additional information should be directed to:

Assistance Line:
(202) 872-7584

Internet E-Mail Address:
crahelp@frb.gov