



Agencies Release Annual Asset-Size Thresholds Under Community Reinvestment Act Regulations

JOINT RELEASE

Federal Deposit Insurance Corporation

Federal Reserve Board

December 30, 2025

The Federal Reserve Board and the Federal Deposit Insurance Corporation today announced the 2026 updated Community Reinvestment Act (CRA) “small bank” and “intermediate small bank” asset-size thresholds.

The CRA regulations establish the framework and criteria by which the relevant agencies assess a financial institution’s record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Financial institutions are evaluated under different CRA examination procedures based upon their asset-size classification. The asset-size thresholds are adjusted annually based on the average change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is a measure of inflation.

As a result of the 2.51 percent increase in the CPI-W for the period ending in November 2025, the CRA asset-size thresholds for small banks and intermediate small banks are:

- A small bank is an institution that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.649 billion.
- An intermediate small bank is a small institution with assets of at least \$412 million as of December 31 of both of the prior two calendar years and less than \$1.649 billion as of December 31 of either of the prior two calendar years.

These thresholds are in effect from the latter of January 1, 2026 or the date of publication in the *Federal Register* through December 31, 2026. A list of the current and historical asset-size thresholds is available here (<https://www.ffiec.gov/cra/>).

Attachment(s)

Federal Register Notice (PDF) (<https://www.fdic.gov/federal-register-notice.pdf>)

Contact(s)

FDIC: LaJuan Williams-Young, (202) 898-3876 (tel:(202) 898-3876)

FRB: Chelsea Grate, (202) 452-2955 (tel:(202) 452-2955)

Last Updated: December 30, 2025