

Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, California 94105

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To State Member Banks, Bank
Holding Companies, Financial Holding
Companies, and Foreign Bank Offices
in the Twelfth Federal Reserve District

Agencies Release List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

The federal bank and thrift regulatory agencies announced on June 1, 2011 the availability of the 2011 list of distressed or underserved nonmetropolitan middle-income geographies where revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development."

"Distressed nonmetropolitan middle-income geographies" and "underserved nonmetropolitan middle-income geographies" are designated by the agencies in accordance with their CRA regulations. The criteria for designating these areas are available on the [Federal Financial Institutions Examination Council \(FFIEC\) website](#). The designations reflect local economic conditions, including triggers such as unemployment, poverty, and population changes.

As with past releases, the 2011 list will incorporate a one-year lag period for geographies designated as distressed or underserved in 2010, but not designated as such in the 2011 release. Geographies subject to this one-year lag period are eligible to receive consideration for community development activities for 12 months after publication of the 2011 list.

The 2011 list and lists from previous years can be found on the [FFIEC website](#), along with information about the data sources used to generate the list of distressed or underserved geographies.

Media Contacts:

Federal Reserve Board	Susan Stawick	202-452-2955
FDIC	Greg Hernandez	202-898-6984
OCC	Dean DeBuck	202-874-5770
OTS	William Ruberry	202-906-6677

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking/letters>.

For additional information, please contact:

Federal Reserve Bank of San Francisco
Banking Supervision and Regulation
(801) 322-7853