

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

June 20, 2013

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

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

On Tuesday, June 18, 2013, the federal bank and thrift regulatory agencies announced the availability of the 2013 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 (<http://www.ffiec.gov/cra>). The designations continue to reflect local economic conditions, including triggers such as unemployment, poverty, and population changes.

As with past releases, the agencies incorporate a one-year lag period for geographies that are no longer designated as distressed or underserved in the current 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 current list.

The current and previous years' lists can be found on the FFIEC website, along with information about the data sources used to generate those lists. In addition, although the 2010 Census demographic profiles for American Samoa, Commonwealth of the Northern Mariana Islands, Guam, and U.S. Virgin Islands have been released, the full Census summary files for these areas are not yet available. The 2013 list will be updated when the full Census summary files become available.

**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:

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**Attachments:**

[2013 List of Middle-Income Nonmetropolitan Distressed or Underserved Geographies](#)  
[2013 Distressed or Underserved Nonmetropolitan Middle-Income Geographies Source Information and Methodology](#)