

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA

April 26, 2005

**BANKING SUPERVISION AND REGULATION:
FINAL RULE—COMMUNITY REINVESTMENT ACT**

To State Member Banks, Bank
Holding Companies, U.S. Branches
and Agencies of Foreign Banks,
and Others Concerned,
in the Twelfth Federal Reserve District

Final Rule for Community Reinvestment Act (CRA) (Docket R-1205)

The agencies are adopting, in final form and without change, the joint interim rule that was published for comment in the *Federal Register* on July 8, 2004.

This joint final rule conforms our regulations implementing the Community Reinvestment Act (CRA) to changes in: the Standards for Defining Metropolitan and Micropolitan Statistical Areas published by the U.S. Office of Management and Budget (OMB) in December 2000; census tracts designated by the U.S. Census Bureau (Census); and the Board's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA).

The joint final rule also makes a technical correction to a cross-reference within our CRA regulations. This joint final rule does not make substantive changes to the requirements of the CRA regulations, and it is identical to the joint interim final rule adopted by the agencies.

The joint final rule was effective on March 28, 2005

Additional Information

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

For additional information about the final rule, please contact our Banking Supervision and Regulation Department at (415) 974-3028.

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Attachment:
[Docket R-1205](#)