

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

June 29, 2007

**BANKING SUPERVISION AND REGULATION:
LIST OF UNDERSERVED GEOGRAPHIES**

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

List of Distressed or Underserved Non-metropolitan Middle-Income Geographies

The federal bank and thrift regulatory agencies announced the availability of the 2007 list of distressed or underserved non-metropolitan middle-income geographies in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development." As in past releases, the 2007 list will incorporate a one-year lag period for geographies that were designated as distressed or underserved in 2006, but were not designated as such in the 2007 release. Geographies subject to the one-year lag period are eligible to receive consideration for community development activities for the twelve months following publication of the 2007 list.

"Distressed non-metropolitan middle-income geographies" and "underserved non-metropolitan middle-income geographies" are designated by the agencies in accordance with their CRA regulations. The criteria used to designate these areas are available on the Federal Financial Institutions Examination Council (FFIEC) web site at www.ffiec.gov/cra.

The 2007 list and lists from previous years can be found on the [FFIEC web site](http://www.ffiec.gov/cra), along with data source information used to generate the list of distressed or underserved geographies for each year.

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 our Banking Supervision and Regulation Department at (415) 974-3028.

FEDERAL RESERVE BANK OF SAN FRANCISCO