Explanation of the Community Reinvestment Act (CRA)
Asset-Size Threshold Change

Applying the January 1, 2025, CRA Definitions:

For Federal Deposit Insurance Corporation (FDIC)- and Federal Reserve-supervised financial institutions subject to CRA requirements, "small bank" means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than $1.609 billion.

For FDIC- and Federal Reserve-supervised financial institutions subject to CRA requirements, "intermediate small bank" means a bank with assets of at least $402 million as of December 31 of both of the prior two calendar years and less than $1.609 billion as of December 31 of either of the prior two calendar years. Since there is no CRA loan data requirement for an intermediate small bank, its next examination is under the intermediate small bank examination procedures even if that examination comes due during the financial institution's first year as an intermediate small bank.

FDIC- and Federal Reserve-supervised "large banks" are banks with assets of at least $1.609 billion as of December 31 of both of the prior two calendar years. Large banks are subject to CRA loan data collection, but cannot be examined under the large bank examination procedures until they have at least one full year of data collected. In addition, any size bank may opt to be examined as a large bank provided that it has collected and reported the required CRA loan data.

History of threshold changes: Effective Date	**Small Bank Threshold**	**Intermediate Small Bank Threshold**	**Paradise Bank**
January 1, 2025	$1.609 billion	$402 million	$413 million
January 1, 2024	$1.564 billion	$391 million	$327 million
January 1, 2023	$1.503 billion	$376 million	$340 million
January 1, 2022	$1.384 billion	$346 million	$378 million
January 1, 2021	$1.322 billion	$330 million	$367 million
January 1, 2020	$1.305 billion	$326 million	$333 million
January 1, 2019	$1.284 billion	$321 million	$299 million
January 1, 2018	$1.252 billion	$313 million	$310 million
January 18, 2017	$1.226 billion	$307 million	$315 million
January 1, 2016	$1.216 billion	$304 million	$298 million
January 1, 2015	$1.221 billion	$305 million	$305 million