

**§ 195.12 Definitions.**

\* \* \* \* \*

(u) *Small savings association*—(1) *Definition.* *Small savings association* means a savings association that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. *Intermediate small savings association* means a small savings association with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

\* \* \* \* \*

**FEDERAL RESERVE SYSTEM****12 CFR Chapter II**

For the reasons set forth in the **SUPPLEMENTARY INFORMATION** section, the Board of Governors of the Federal Reserve System amends part 228 of chapter II of title 12 of the Code of Federal Regulations as follows:

**PART 228—COMMUNITY REINVESTMENT (REGULATION BB)**

■ 5. The authority citation for part 228 is revised to read as follows:

**Authority:** 12 U.S.C. 321, 325, 1828(c), 1842, 1843, 1844, and 2901 *et seq.*

■ 6. Section 228.12 is amended by revising paragraph (u)(1) to read as follows:

**§ 228.12 Definitions.**

\* \* \* \* \*

(u) *Small bank*—(1) *Definition.* *Small bank* means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. *Intermediate small bank* means a small bank with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

\* \* \* \* \*

**FEDERAL DEPOSIT INSURANCE CORPORATION****12 CFR Chapter III***Authority and Issuance*

For the reasons set forth in the **SUPPLEMENTARY INFORMATION** section, the Board of Directors of the Federal Deposit Insurance Corporation amends part 345 of chapter III of title 12 of the Code of Federal Regulations to read as follows:

**PART 345—COMMUNITY REINVESTMENT**

■ 7. The authority citation for part 345 continues to read as follows:

**Authority:** 12 U.S.C. 1814–1817, 1819–1820, 1828, 1831u and 2901–2908, 3103–3104, and 3108(a).

■ 8. Section 345.12 is amended by redesignating paragraph (j)(5) as paragraph (j)(4) and revising paragraph (u)(1) to read as follows:

**§ 345.12 Definitions.**

\* \* \* \* \*

(u) *Small bank*—(1) *Definition.* *Small bank* means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. *Intermediate small bank* means a small bank with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

\* \* \* \* \*

Dated: December 19, 2017.

**Karen Solomon,**

*Acting Senior Deputy Comptroller and Chief Counsel.*

By order of the Board of Governors of the Federal Reserve System, acting through the Secretary of the Board under delegated authority.

**Ann E. Misback,**

*Secretary of the Board.*

By order of the Board of Directors.

Dated at Washington, DC, this 14th day of December 2017.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2017–27813 Filed 12–26–17; 8:45 am]

**BILLING CODE 4810–33–P; 6210–01–P; 6714–01–P**

**NATIONAL CREDIT UNION ADMINISTRATION****12 CFR Part 790**

**RIN 3133–AE81**

**Agency Reorganization; Correction**

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Final rule; correction.

**SUMMARY:** The NCUA is correcting a final rule that appeared in the **Federal Register** on December 20, 2017. The document implemented certain features of the NCUA reorganization that the NCUA Board announced earlier this year. This correction amends one reference within the document.

**DATES:** This correction is effective January 6, 2018.

**FOR FURTHER INFORMATION CONTACT:** Elizabeth Wirick, Senior Staff Attorney, Office of General Counsel, 1775 Duke Street, Alexandria, VA 22314 or telephone (703) 518–6540.

**SUPPLEMENTARY INFORMATION:** In FR Doc. 2017–27411, appearing on page 60290 in the **Federal Register** of Wednesday, December 20, 2017, the following corrections are made:

**§ 790.2 [Corrected]**

■ On page 60292, in the second column, in part 790, in amendment 10, the instruction “In § 790.2, revise the second sentence of paragraph (b)(6), paragraph (b)(12), the third sentence of paragraph (b)(13), and paragraph (b)(15) to read as follows:” is corrected to read “In § 790.2, revise the second sentence of paragraph (b)(6), paragraph (b)(12), the fourth sentence of paragraph (b)(13), and paragraph (b)(15) to read as follows:”

By the National Credit Union Administration Board on December 21, 2017.

**Gerard Poliquin,**

*Secretary of the Board*

[FR Doc. 2017–27962 Filed 12–26–17; 8:45 am]

**BILLING CODE 7535–01–P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION****12 CFR Part 1003****Home Mortgage Disclosure (Regulation C) Adjustment to Asset-Size Exemption Threshold**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Final rule; official commentary.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is issuing a final rule amending the official commentary that interprets the requirements of the Bureau’s Regulation C (Home Mortgage Disclosure) to reflect the asset-size exemption threshold for banks, savings associations, and credit unions based on the annual percentage change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI–W). Based on the 2.1 percent increase in the average of the CPI–W for the 12-month period ending in November 2017, the exemption threshold is adjusted to increase to \$45 million from \$44 million. Therefore, banks, savings associations, and credit unions with assets of \$45 million or less as of December 31, 2017, are exempt from collecting data in 2018.

**DATES:** This final rule is effective January 1, 2018.

**FOR FURTHER INFORMATION CONTACT:** Monique Chenault, Paralegal Specialist, Office of Regulations, Consumer Financial Protection Bureau, 1700 G