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**Title 12 – Banks and Banking**  
**Chapter III – Federal Deposit Insurance Corporation**  
**Subchapter B – Regulations and Statements of General Policy**  
**Part 345 – Community Reinvestment**  
**Subpart E – Transition Rules**

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

**Source:** 89 FR 7205, Feb. 1, 2024, unless otherwise noted.

**§ 345.51 Applicability dates and transition provisions.**

**(a) Applicability dates –**

**(1) In general.** Except as provided in paragraphs (a)(2), (b), and (d) of this section, this part is applicable, beginning on April 1, 2024.

**(2) Specific applicability dates.** The following sections are applicable as follows:

**(i)** On January 1, 2026, §§ 345.12 through 345.30, 345.42(a), 345.43, and 345.44; the data collection and maintenance requirements in § 345.42(c) through (f); and appendices A through F to this part become applicable.

**(ii)** On January 1, 2027, § 345.42(b) and (g) through (i) and the reporting requirements in § 345.42(c) through (f) become applicable.

**(iii) Rules during transition period.** Prior to the applicability dates in paragraphs (a)(2)(i) and (ii) of this section, banks must comply with the relevant provisions of this part in effect on March 31, 2024, as set forth in appendix G to this part. The relevant provisions set forth in appendix G to this part are applicable to CRA performance evaluations pursuant to 12 U.S.C. 2903(a)(1) that assess activities that a bank conducted prior to the dates set forth in paragraphs (a)(2)(i) and (ii) of this section, as applicable, except as provided in paragraphs (c) and (d) of this section.

**(b) HMDA data disclosures.** The FDIC will publish the data pursuant to § 345.42(j) beginning January 1, 2027.

**(c) Consideration of bank activities.**

**(1)** In assessing a bank's CRA performance, the FDIC will consider any loan, investment, service, or product that was eligible for CRA consideration at the time the bank conducted the activity.

**(2)** Notwithstanding paragraph (c)(1) of this section, in assessing a bank's CRA performance, the FDIC will consider any loan or investment that was eligible for CRA consideration at the time that the bank entered into a legally binding commitment to make the loan or investment.

**(d) Strategic plans –**

**(1) New and replaced strategic plans.** The CRA regulatory requirements in effect on March 31, 2024, as set forth in appendix G to this part, apply to any new strategic plan, including a plan that replaces an expired strategic plan, submitted to the FDIC for approval on or after April 1, 2024, but before November 1, 2025, and that the agency has determined is a complete plan consistent with the

requirements under 12 CFR 345.27 in effect on March 31, 2024, as set forth in appendix G to this part. These strategic plans remain in effect until the expiration date of the plan. The FDIC will not accept any strategic plan submitted on or after November 1, 2025, and before January 1, 2026.

(2) **Existing strategic plans.** A strategic plan in effect as of April 1, 2024, remains in effect until the expiration date of the plan.

(e) **First evaluation under this part on or after February 1, 2024.** In its first performance evaluation under this part on or after February 1, 2024, a large bank that has a total of 10 or more facility-based assessment areas in any State or multistate MSA, or nationwide, as applicable, and that was a bank subject to evaluation under this part or 12 CFR part 25 or 228 prior to February 1, 2024, may not receive a rating of “Satisfactory” or “Outstanding” in that State or multistate MSA, or for the institution, unless the bank received an overall facility-based assessment area conclusion, calculated as described in paragraph g.2.ii of appendix D to this part, of at least “Low Satisfactory” in 60 percent or more of the total number of its facility-based assessment areas in that State or multistate MSA, or nationwide, as applicable.

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