

**DATES:** These asset-size thresholds are in effect from January 1, 2025, through December 31, 2025.

**FOR FURTHER INFORMATION CONTACT:**

*Board:* Amal S. Patel, Senior Counsel, Division of Consumer and Community Affairs; or Sumeet Shroff, Counsel, or Cody Gaffney, Counsel, Legal Division, Board of Governors of the Federal Reserve System at (202) 452-2412. For the hearing impaired and users of Telecommunications Device for the Deaf (TDD) and TTY-TRS, please call 711 from any telephone, anywhere in the United States.

*FDIC:* Patience R. Singleton, Senior Policy Analyst, Supervisory Policy Branch, Division of Depositor and Consumer Protection, (202) 898-6859, [psingleton@fdic.gov](mailto:psingleton@fdic.gov); Cassandra Duhaney, Counsel, (202) 898-6804, [cduhaney@fdic.gov](mailto:cduhaney@fdic.gov); or Alys V. Brown, Senior Attorney, (202), 898-3565, [alybrown@fdic.gov](mailto:alybrown@fdic.gov), Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:**

**Community Reinvestment Act Asset-Size Thresholds**

Under the current CRA regulations,<sup>1</sup> “small bank” means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.564 billion; and “intermediate small bank” means a small bank with assets of at least \$391 million as of December 31 of both of the prior two calendar years and less than \$1.564 billion as of December 31 of either of the prior two calendar years.<sup>2</sup> Pursuant to the annual inflation adjustment methodology described below, the Agencies are announcing that from January 1, 2025, through December 31, 2025, “small bank” will mean a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.609 billion; and “intermediate small bank” will mean a small 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.<sup>3</sup>

**Calculation Methodology**

The Agencies’ CRA regulations establish CRA performance standards for small banks and intermediate small banks. The CRA regulations define small and intermediate small banks by reference to asset-size criteria expressed in dollar amounts, and they further require the Agencies to publish annual adjustments to these dollar figures based on the year-to-year change in the average of the CPI-W, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.<sup>4</sup> This adjustment formula was first adopted for CRA purposes by the Agencies and the OCC in 2005.<sup>5</sup>

During the 12-month period ending November 2024, the CPI-W increased by 2.91 percent. Because the year-to-year change in the CPI-W was non-zero, the Agencies are making this annual adjustment. Beginning January 1, 2025, banks that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.609 billion are small banks. Small banks 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 are intermediate small banks.

The Agencies publish current and historical asset-size thresholds on the

<sup>3</sup> Historically, the Agencies have announced these annual inflation adjustments via rulemakings that amend the “small bank” and “intermediate small bank” definitions in their CRA regulations. *See, e.g.*, 88 FR 87895 (Dec. 20, 2023) (implementing annual inflation adjustments for 2024). However, because the eCFR has been updated to reflect the text of the October 2023 final rule, and because the October 2023 final rule is currently enjoined, the Agencies have determined that this document (rather than a rulemaking) is the best vehicle for announcing the annual inflation adjustments for 2025. Once the litigation is resolved, the Agencies expect to resume their historical practice of announcing these annual inflation adjustments via rulemakings. The OCC adjusts the asset-size criteria for institutions that are subject to OCC-issued CRA regulations, including national banks and Federal and State savings associations, separately from the Agencies.

<sup>4</sup> *See* 12 CFR 228.12(u)(2) and 345.12(u)(2) of the current CRA regulations.

<sup>5</sup> *See* 70 FR 44256 (Aug. 2, 2005). Subsequently, the Office of Thrift Supervision (OTS), the agency then responsible for regulating savings associations, adopted an annual inflation adjustment methodology consistent with that of the Agencies and the OCC for its CRA regulations, previously set forth at 12 CFR part 563e. *See* 72 FR 13429 (Mar. 22, 2007). The Dodd-Frank Wall Street Reform and Consumer Protection Act transferred CRA rulemaking authority for Federal and State savings associations from the OTS to the OCC. *See* 12 U.S.C. 5412.

website of the Federal Financial Institutions Examination Council.<sup>6</sup>

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.*

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on December 15, 2024.

**James P. Sheesley,**

*Assistant Executive Secretary.*

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**BILLING CODE 6210-01-P; 6714-01-P**

**FEDERAL MARITIME COMMISSION**

**Notice of Agreements Filed**

The Commission hereby gives notice of filing of the following agreement under the Shipping Act of 1984. Interested parties may submit comments, relevant information, or documents regarding the agreement to the Secretary by email at [Secretary@fmc.gov](mailto:Secretary@fmc.gov), or by mail, Federal Maritime Commission, 800 North Capitol Street, Washington, DC 20573. Comments will be most helpful to the Commission if received within 12 days of the date this notice appears in the **Federal Register**, and the Commission requests that comments be submitted within 7 days on agreements that request expedited review. Copies of agreement are available through the Commission’s website ([www.fmc.gov](http://www.fmc.gov)) or by contacting the Office of Agreements at (202)-523-5793 or [tradeanalysis@fmc.gov](mailto:tradeanalysis@fmc.gov).

*Agreement No.:* 201438.

*Agreement Name:* Maesk/HL Mediterranean Vessel Sharing Agreement.

*Parties:* Maersk A/S; Hapag-Lloyd AG.

*Filing Party:* Wayne Rohde, Cozen O’Connor.

*Synopsis:* The Agreement authorizes the Parties to share vessels in the trades between the U.S. East Coast on the one hand and ports in Turkey, Italy, and Morocco on the other hand.

*Proposed Effective Date:* 1/27/2025.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/87583>.

*Agreement No.:* 201439.

*Agreement Name:* Hapag-Lloyd/ZIM Med-North America/Jamaica Slot Exchange and Slot Charter Agreement.

*Parties:* Hapag Lloyd AG; ZIM Integrated Shipping Services Ltd.

<sup>6</sup> *See* <https://www.ffiec.gov/cra/examinations.htm> (“Current and Historical Asset-Size Thresholds and Examples”).

<sup>1</sup> In October 2023, the Agencies and the Office of the Comptroller of the Currency (OCC) jointly issued a final rule to strengthen and modernize their Community Reinvestment Act regulations. *See* 89 FR 6574 (Feb. 1, 2024). Although the final rule was intended to take effect on April 1, 2024, the final rule has been challenged in litigation, and the final rule is currently enjoined. As such, the legacy CRA regulations (referred to in this notice as the “current CRA regulations”) remain in effect. The text of the current CRA regulations may be found: (i) in the 2022, 2023, or 2024 bound versions of title 12 of the Code of Federal Regulations; (ii) in the historical version of the Electronic Code of Federal Regulations (eCFR) as of March 29, 2024; or (iii) in appendix G of the final rule, as published in the eCFR on February 1, 2024.

<sup>2</sup> *See* 12 CFR 228.12(u)(1) and 345.12(u)(1) of the current CRA regulations.

*Filing Party:* Wayne Rohde, Cozen O'Connor.

*Synopsis:* The Agreement authorizes the parties to exchange slots and charter space on their respective services in the trades between the U.S. East Coast on the one hand and ports in Greece, Israel, Italy, Jamaica, Morocco, Spain, and Turkey on the other hand.

*Proposed Effective Date:* 01/27/2025.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/87584>.

*Agreement No.:* 201429-001.

*Agreement Name:* Gemini Cooperation Agreement.

*Parties:* Hapag Lloyd AG; Hapag-Lloyd USA, LLC; Maersk A/S.

*Filing Party:* Wayne Rohde, Cozen O'Connor.

*Synopsis:* The amendment revises Articles 5.A.2(f) and 12.2(d) to clarify the use of space to transport preference cargoes.

*Proposed Effective Date:* 1/27/2025.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/86566>.

*Agreement No.:* 201440.

*Agreement Name:* North Europe-USEC Vessel Sharing Agreement.

*Parties:* CMA CGM S.A.; COSCO SHIPPING Lines Co., Ltd.; Evergreen Marine (U.K.) Limited; Ocean Network Express Pte. Ltd.; Orient Overseas Container Line Limited; OOCL (Europe) Limited.

*Filing Party:* Joshua Stein, Cozen O'Connor.

*Synopsis:* The purpose of this Agreement is to authorize the Parties to charter and exchange space on one another's vessels and to coordinate and cooperate with respect to the Parties' transportation services and operations in the trades between, on the one hand, ports in North Europe (including Belgium, France, Germany, United Kingdom, and Netherlands), and on the other hand, Mexico and U.S. ports in the Atlantic coast range.

*Proposed Effective Date:* 01/30/2025.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/87586>.

*Agreement No.:* 201441.

*Agreement Name:* ONE/CMA CGM AL5-California Bridge Vessel Sharing Agreement.

*Parties:* CMA CGM S.A.; Ocean Network Express Pte. Ltd.

*Filing Party:* Joshua Stein, Cozen O'Connor.

*Synopsis:* The Agreement authorizes the parties to share vessels in the trade between ports on the U.S. East Coast/Gulf and the U.S. West Coast on the one hand and ports in the United Kingdom,

Germany, France, the Netherlands, Belgium, Colombia, Panama, and Dominican Republic on the other.

*Proposed Effective Date:* 02/01/2025.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/87587>.

*Agreement No.:* 201442.

*Agreement Name:* ONE to YML AP1 Slot Charter Agreement.

*Parties:* Ocean Network Express Pte. Ltd.; Yang Ming Marine Transport Corporation & Yangming (UK) Ltd.

*Filing Party:* Joshua Stein, Cozen O'Connor.

*Synopsis:* The Agreement authorizes ONE to charter space to YML in the ports in China, Taiwan and Vietnam on the one hand and ports on the U.S. West Coast on the other hand.

*Proposed Effective Date:* 02/02/2025.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/87588>.

Dated: December 20, 2024.

**Jennifer Everling,**

*Assistant Secretary.*

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**BILLING CODE 6730-02-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

#### Notice of Award of a Sole Source Cooperative Agreement To Fund Burkina Faso Ministry of Health, Direction of Disease Control Epidemics and Pandemics (DLMEP), Pasteur Institute of Ivory Coast (ICPI), National Public Health Institute of Liberia (NPHIL), Nigeria Center for Disease Control (NCDC), Senegal Ministry of Health and Social Action, and Sierra Leone Ministry of Health (MoH)

**AGENCY:** Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS).

**ACTION:** Notice.

**SUMMARY:** The Centers for Disease Control and Prevention (CDC), located within the Department of Health and Human Services (HHS), announces seven separate awards to fund Burkina Faso Ministry of Health, Direction of Disease Control Epidemics and Pandemics in Cameroon, Pasteur Institute of Ivory Coast in Cote d'Ivoire, National Public Health Institute of Liberia in Liberia, Nigeria Center for Disease Control in Nigeria, Senegal Ministry of Health and Social Action in

Senegal, and Ministry of Health in Sierra Leone. For Burkina Faso Ministry of Health, the award is for approximately \$1,000,000, with an expected total funding of approximately \$5,000,000. For Direction of Disease Control Epidemics and Pandemics, the award is for approximately \$500,000, with an expected total funding of approximately \$2,500,000. For Pasteur Institute of Ivory Coast (ICPI), the award is for approximately \$2,000,000, with an expected total funding of approximately \$10,000,000. For National Public Health Institute of Liberia (NPHIL), the award is for approximately \$1,000,000 with an expected total funding of approximately \$5,000,000. For Nigeria Center for Disease Control (NCDC), the award is for approximately \$500,000 with an expected total funding of approximately \$2,500,000. For Senegal Ministry of Health and Social Action, the award is for approximately \$500,000 with an expected total funding of approximately \$2,500,000. For Sierra Leone Ministry of Health (MoH), the award is for approximately \$1,000,000, with an expected total funding of approximately \$5,000,000. The total 5-year period amount for the seven recipients is \$32,500,000, subject to the availability of funds. The awards will protect Americans and people worldwide from public health threats by building capacity within their respective countries to strengthen public health preparedness; early pathogen detection to mitigate the impact of global disease outbreaks and public health; and bolstering rapid response to global health emergencies.

**DATES:** The period for these awards will be September 30, 2025 through September 29, 2030.

**FOR FURTHER INFORMATION CONTACT:** Broderick Yoerg, Division of Global Health Protection, Global Health Center, Centers for Disease Control and Prevention, 1600 Clifton Rd., Atlanta, GA 30329, Telephone: (404) 234-0666, Email: [DGHPNOFOs@cdc.gov](mailto:DGHPNOFOs@cdc.gov).

**SUPPLEMENTARY INFORMATION:** The sole source award will provide support around disease surveillance and outbreak response, including establishing routine surveillance and developing information technology tools and systems. Broad areas of support include, but are not limited to: emergency management, ensuring countries have the knowledge and resources they need, including emergency operations centers that can mount a fast, coordinated response when outbreaks happen; safe laboratory systems and diagnostics, building the capacity to identify disease threats close