

rected to carry out a study to determine the feasibility and usefulness of requiring depository institutions located outside primary metropolitan statistical areas, metropolitan statistical areas, or consolidated metropolitan statistical areas that are not comprised of designated primary metropolitan statistical areas, as defined by the Office of Management and Budget, to make disclosures comparable to those required by this chapter.

“(b) A report on the study under this section shall be transmitted to the Congress not later than three years after December 31, 1975.”

1983—Subsec. (a). Pub. L. 98-181 substituted “primary metropolitan statistical areas, metropolitan statistical areas, or consolidated metropolitan statistical areas that are not comprised of designated primary metropolitan statistical areas” for “standard metropolitan statistical areas”.

#### EFFECTIVE DATE OF 2010 AMENDMENT

Amendment by Pub. L. 111-203 effective on the designated transfer date, see section 1100H of Pub. L. 111-203, set out as a note under section 552a of Title 5, Government Organization and Employees.

#### EFFECTIVE DATE OF 1989 AMENDMENT

Amendment by Pub. L. 101-73 applicable to each calendar year beginning after Dec. 31, 1989, see section 1211(k) of Pub. L. 101-73, set out as a note under section 2802 of this title.

### § 2808. Effective date

#### (a) In general

This chapter shall take effect on the one hundred and eightieth day beginning after December 31, 1975. Any institution specified in section 2802(2)(A)<sup>1</sup> of this title which has total assets as of its last full fiscal year of \$10,000,000 or less is exempt from the provisions of this chapter. The Bureau, in consultation with the Secretary, may exempt institutions described in section 2802(2)(B)<sup>1</sup> of this title that are comparable within their respective industries to institutions that are exempt under the preceding sentence (as determined without regard to the adjustment made by subsection (b)).

#### (b) CPI adjustments

##### (1) In general

Subject to paragraph (2), the dollar amount applicable with respect to institutions described in section 2802(2)(A)<sup>1</sup> of this title under the 2d sentence of subsection (a) shall be adjusted annually after December 31, 1996, by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers published by the Bureau of Labor Statistics.

##### (2) 1-time adjustment for prior inflation

The first adjustment made under paragraph (1) after September 30, 1996, shall be the percentage by which—

(A) the Consumer Price Index described in such paragraph for the calendar year 1996, exceeds

(B) such Consumer Price Index for the calendar year 1975.

##### (3) Rounding

The dollar amount applicable under paragraph (1) for any calendar year shall be the

amount determined in accordance with subparagraphs (A) and (B) of paragraph (2) and rounded to the nearest multiple of \$1,000,000.

(Pub. L. 94-200, title III, §309, Dec. 31, 1975, 89 Stat. 1128; Pub. L. 102-242, title II, §224(a), Dec. 19, 1991, 105 Stat. 2307; Pub. L. 102-550, title XVI, §1604(a)(15), Oct. 28, 1992, 106 Stat. 4083; Pub. L. 104-208, div. A, title II, §2225(a), Sept. 30, 1996, 110 Stat. 3009-415; Pub. L. 111-203, title X, §1094(1), July 21, 2010, 124 Stat. 2097.)

#### REFERENCES IN TEXT

Section 2802(2) of this title, referred to in subsecs. (a) and (b)(1), was redesignated section 2802(3) of this title by Pub. L. 111-203, title X, §1094(2)(A), July 21, 2010, 124 Stat. 2097.

#### AMENDMENTS

2010—Subsec. (a). Pub. L. 111-203 substituted “Bureau” for “Board”.

1996—Pub. L. 104-208 designated existing provisions as subsec. (a), inserted heading, inserted “(as determined without regard to the adjustment made by subsection (b))” before period at end, and added subsec. (b).

1992—Pub. L. 102-550, §1604(a)(15), amended directory language of Pub. L. 102-242, §224(a). See 1991 Amendment note below.

1991—Pub. L. 102-242, §224(a), as amended by Pub. L. 102-550, §1604(a)(15), struck out “depository” before “institution”, inserted “specified in section 2802(2)(A) of this title” after “institution”, and inserted at end: “The Board, in consultation with the Secretary, may exempt institutions described in section 2802(2)(B) of this title that are comparable within their respective industries to institutions that are exempt under the preceding sentence.”

#### EFFECTIVE DATE OF 2010 AMENDMENT

Amendment by Pub. L. 111-203 effective on the designated transfer date, see section 1100H of Pub. L. 111-203, set out as a note under section 552a of Title 5, Government Organization and Employees.

#### EFFECTIVE DATE OF 1992 AMENDMENT

Amendment by Pub. L. 102-550 effective as if included in the Federal Deposit Insurance Corporation Improvement Act of 1991, Pub. L. 102-242, as of Dec. 19, 1991, see section 1609(a) of Pub. L. 102-550, set out as a note under section 191 of this title.

#### EFFECTIVE DATE OF 1991 AMENDMENT

Pub. L. 102-242, title II, §224(b), Dec. 19, 1991, 105 Stat. 2307, provided that: “This section [amending this section] shall become effective on January 1, 1992.”

### § 2809. Compilation of aggregate data

#### (a) Commencement; scope of data and tables

Beginning with data for calendar year 1980, the Federal Financial Institutions Examination Council shall compile each year, for each primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas, aggregate data by census tract for all depository institutions which are required to disclose data under section 2803 of this title or which are exempt pursuant to section 2805(b) of this title. The Council shall also produce tables indicating, for each primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas, aggregate lending patterns for

<sup>1</sup> See References in Text note below.