



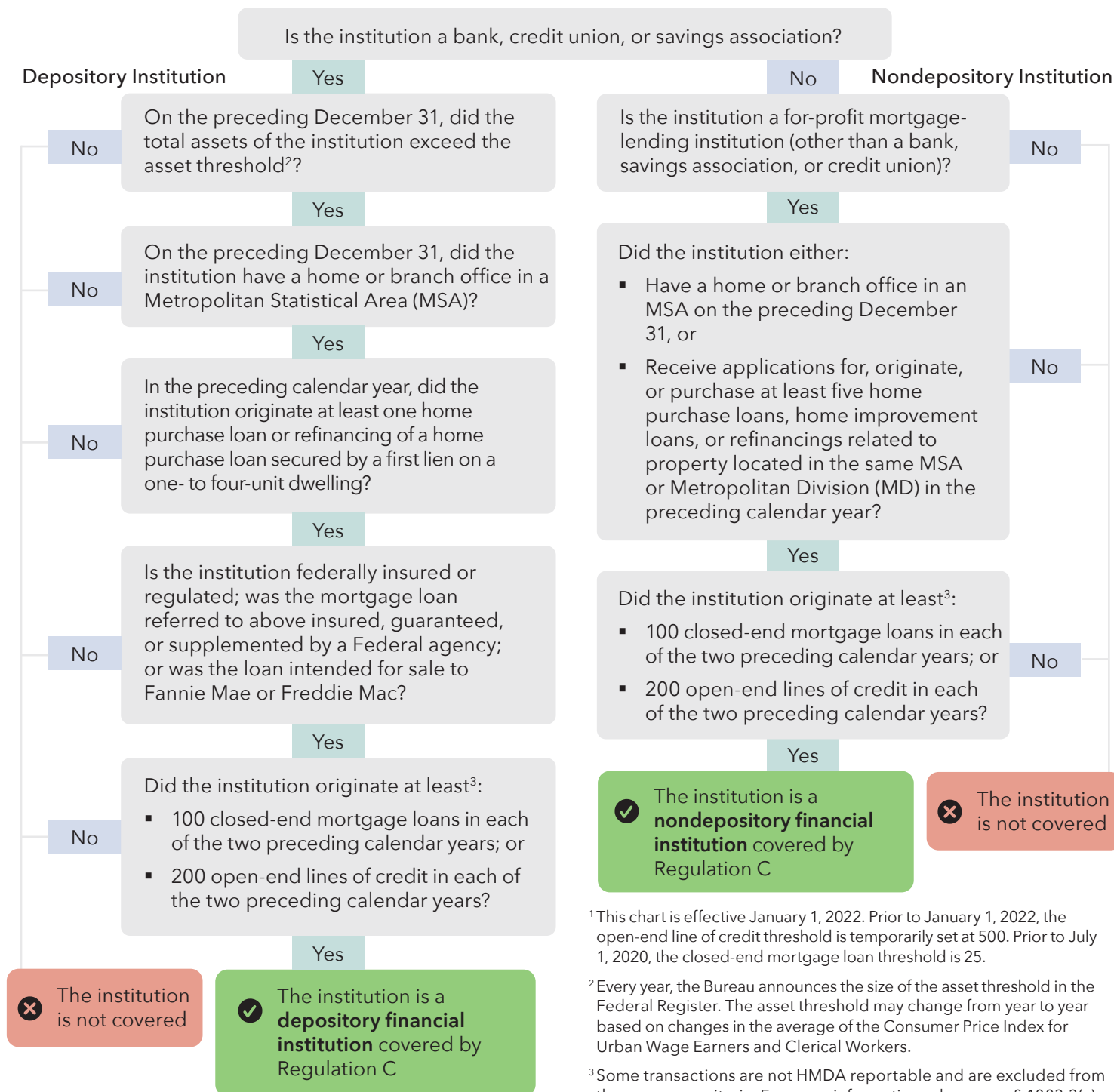
This HMDA Institutional Coverage Chart was published on April 16, 2020, and has not been updated to reflect the 2022 *NCRC et al. v. CFPB* Order, final rules, guidance, or interpretations issued after that date. On December 6, 2022, the Bureau issued a blog post to address questions regarding the NCRC Order: <https://www.consumerfinance.gov/about-us/blog/changes-to-hmda-closed-end-loan-reporting-threshold/>.

# HMDA institutional coverage



The precise criteria for whether an institution is covered by Regulation C are codified in 12 CFR § 1003.2(g). These criteria are illustrated by the following diagrams.

## Coverage criteria | Effective January 1, 2022<sup>1</sup>



<sup>1</sup> This chart is effective January 1, 2022. Prior to January 1, 2022, the open-end line of credit threshold is temporarily set at 500. Prior to July 1, 2020, the closed-end mortgage loan threshold is 25.

<sup>2</sup> Every year, the Bureau announces the size of the asset threshold in the Federal Register. The asset threshold may change from year to year based on changes in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers.

<sup>3</sup> Some transactions are not HMDA reportable and are excluded from the coverage criteria. For more information, please see § 1003.3(c) of Regulation C.