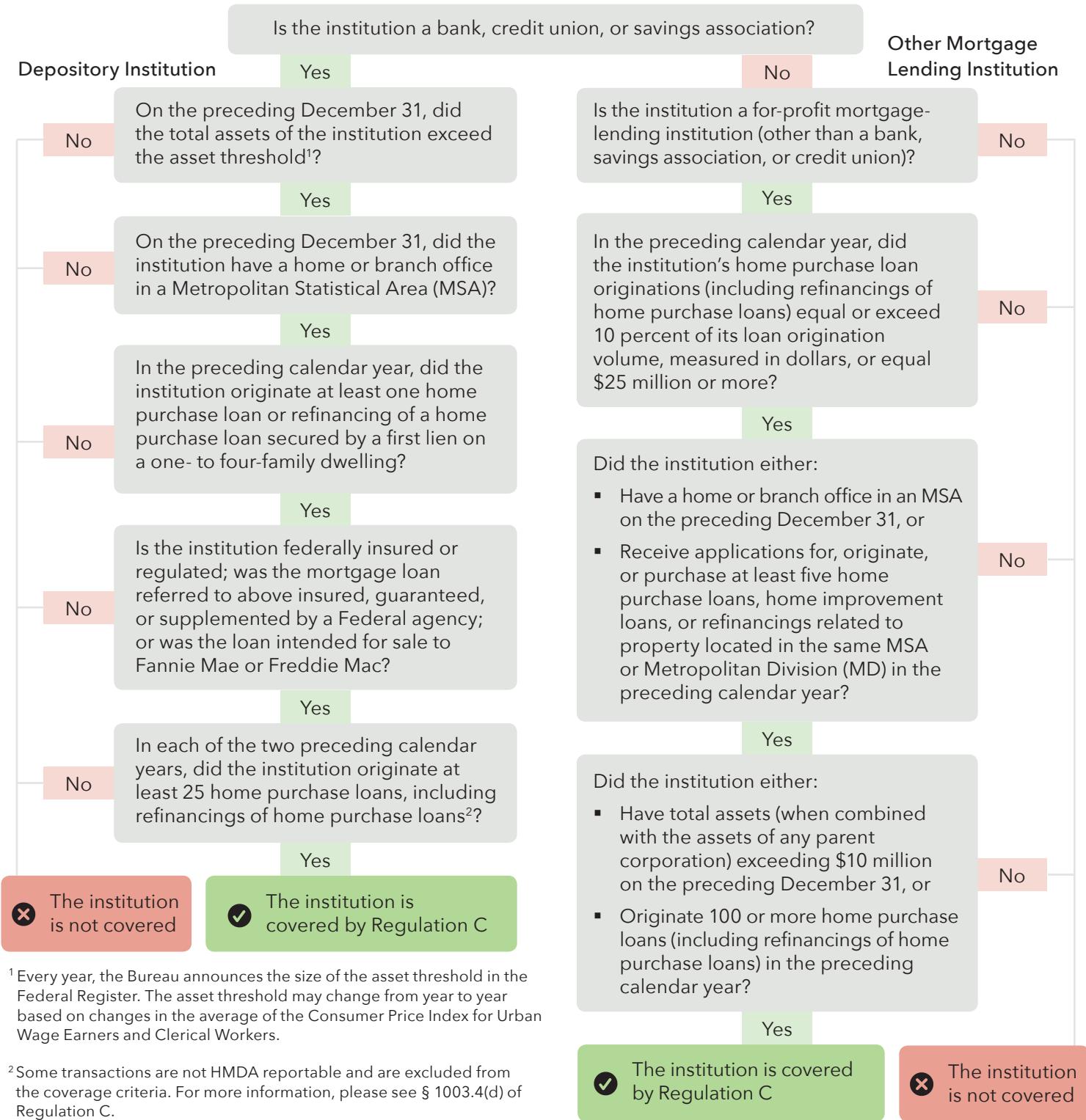


HMDA institutional coverage

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

Coverage criteria | Effective January 1 - December 31, 2017



¹ 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.

² Some transactions are not HMDA reportable and are excluded from the coverage criteria. For more information, please see § 1003.4(d) of Regulation C.