
Summary

The Office of the Comptroller of the Currency (OCC) is announcing the issuance of the Federal Financial Institutions Examination Council’s (FFIEC) revised “A Guide to HMDA Reporting: Getting It Right!”, which is designed to help banks comply with the Home Mortgage Disclosure Act (HMDA) and Regulation C, its implementing regulation (12 CFR 1003).

The 2021 guide reflects a 2020 HMDA rule to adjust the thresholds for reporting data about closed-end mortgage loans, effective July 1, 2020, and the thresholds for reporting data about open-end lines of credit, effective January 1, 2022.¹

Rescission


Note for Community Banks

The 2021 guide applies to community banks² that are subject to HMDA data collection and reporting requirements.

Highlights

The 2021 guide discusses

- institutions covered by Regulation C.
- transactions covered by Regulation C.
• information that covered institutions are required to collect, record, and report.
• requirements for reporting and disclosing data.

Further Information

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Related Link

• FFIEC’s 2021 “A Guide to HMDA Reporting: Getting It Right!”

Refer to 85 Fed. Reg. 28364.

“Banks” refers collectively to national banks, federal savings associations, and federal branches and agencies of foreign banking organizations.