

# RESCINDED

OCC Bulletin 2022-10 | April 5, 2022 **Replaced – See OCC 2023-10**

## Home Mortgage Disclosure Act: FFIEC's 2022 'A Guide to HMDA Reporting: Getting It Right!'

To

Chief Executive Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties

### 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!" (2022 guide). The 2022 guide provides resources to help banks<sup>1</sup> comply with the Home Mortgage Disclosure Act (HMDA) and Regulation C, its implementing regulation (12 CFR 1003).

The 2022 guide reflects a 2020 HMDA rule to adjust the loan volume thresholds effective January 1, 2022,<sup>2</sup> for reporting data about open-end lines of credit.

# Rescission

This bulletin rescinds OCC Bulletin 2021-16, "Home Mortgage Disclosure Act: FFIEC's 2021 'A Guide to HMDA Reporting: Getting It Right!'"

## Note for Community Banks

The 2022 guide applies to community banks that are subject to HMDA data collection and reporting requirements.

## Highlights

The 2022 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

Please contact Vonda J. Eanes, Director for Community Reinvestment Act and Fair Lending Policy, Compliance Risk Policy Division, at (202) 649-5470.

Grovetta N. Gardineer

Senior Deputy Comptroller for Bank Supervision Policy

## Related Link

- [FFIEC's 2022 "A Guide to HMDA Reporting: Getting It Right!"](#)

---

<sup>1</sup> "Banks" refers collectively to national banks, federal savings associations, and federal branches and agencies of foreign banking organizations.

<sup>2</sup> Refer to 85 Fed. Reg. 28364.

RESCINDED