



Effective January 1, 2022, the threshold for reporting HMDA data on open-end lines of credit will adjust from 500 to 200 open-end lines of credit.

This means if your bank originated at least 200 open-end lines of credit in both 2020 and 2021, and your bank meets all other Regulation C institutional coverage criteria, you will be required to collect, record, and report data on your 2022 open-end lines of credit to be submitted by March 1, of 2023.

FAQs related to HMDA coverage criteria and other resources can be found on the CFPB website here: [Home mortgage disclosure reporting requirements \(HMDA\) | Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://www.consumerfinance.gov/home-mortgage-disclosure-reporting-requirements-hmda/)