



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, DC 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: December 30, 2013

Dear Sir or Madam:

This notice serves as a reminder of previously announced information that relates to Home Mortgage Disclosure Act (HMDA) data collection for calendar year 2014 that will be reported in 2015.

Exemption threshold:

- The 2014 exemption threshold for depository institutions was changed to \$43 million. Thus, depository institutions with assets of \$43 million or less as of 12/31/2013 are exempt from 2014 data collection. The exemption thresholds for nondepository institutions have not changed.

Geographic Changes in the 2014 FFIEC Census File:

The new MSA definitions released in February 2013 by The Office of Management and Budget (OMB) apply to HMDA data collected on or after **January 1, 2014**.

See OMB's [press release](#).

The *2013 A Guide to HMDA Reporting: Getting it Right!* should be used for guidance on collection and reporting of calendar year 2014 HMDA data that will be submitted by March 2, 2015.

Additional questions or requests for information can be directed to hmdahelp@frb.gov.