



1700 G Street NW, Washington, DC 20552

Correspondence Date: December 18, 2015

This notice serves as a reminder of previously announced information that relates to Home Mortgage Disclosure Act (HMDA) data collection, and updated geographic designations, for calendar year 2016 data that will be reported by March 1, 2017.

Exemption threshold:

The 2016 exemption threshold for depository institutions was not changed and will remain at \$44 million. Thus, depository institutions with assets of \$44 million or less as of 12/31/2015 are exempt from 2016 data collection. The exemption thresholds for nondepository institutions have not changed.

Geographic Changes in the 2016 FFIEC Census File:

In the 2016 FFIEC Census File, changes were made in Oklahoma, Georgia, Alaska, and South Dakota.

The following updates announced by the Office of Management and Budget will be included in the 2016 FFIEC Census File:

New Metropolitan Statistical Area (MSA):

- Enid, Oklahoma (MSA 21420, consisting of Garfield County (047)).

Name Changed:

- Macon, GA, changed to Macon-Bibb County, GA (MSA 31420, consisting of Bibb County (021), Crawford County (079), Jones County (169), Monroe County (207), and Twiggs County (289)).

The following county changes announced by the U.S. Census Bureau will be included in the 2016 FFIEC Census File:

- Wade Hampton Census Area, Alaska (270) changed name and code to Kusilvak Census Area (158).
- Shannon County, South Dakota (113) changed name and code to Oglala Lakota County (102).

In addition to the contents of this letter, the *2013 A Guide to HMDA Reporting: Getting it Right!* (as updated by the 2014 and 2015 Informational Guide Letters) can be used for guidance on collection and reporting of calendar year 2016 HMDA data that will be submitted by March 1, 2017.

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