Is the institution a bank, credit union, or savings association?

On the preceding December 31, did the assets of the institution total more than $31 million?

On the preceding December 31, did the institution have a home or branch office in an MSA?

In the preceding calendar year, did the institution originate at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one-to-four-family dwelling?

Is the institution federally insured or regulated; was the mortgage loan insured, guaranteed, or supplemented by a federal agency; or was the loan intended for sale to Fannie Mae or Freddie Mac?

HMDA Applies to Loan Originations, Purchases, and Applications in the Current Calendar Year

2 For depository institutions, a branch office is an office approved as a branch by a supervisory agency (except that a branch office of a credit union is any office where member accounts are established or loans are made, whether or not the office has been approved as a branch by a federal or state agency). A branch office does not include offices of affiliates or other third parties such as loan brokers, or other offices where loan applications are merely taken; nor does it include ATMs or other electronic terminals.