

RESCINDED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 banks¹ 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, 2022,² 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.

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Related Link

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

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

² Refer to 85 Fed. Reg. 28364.

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