

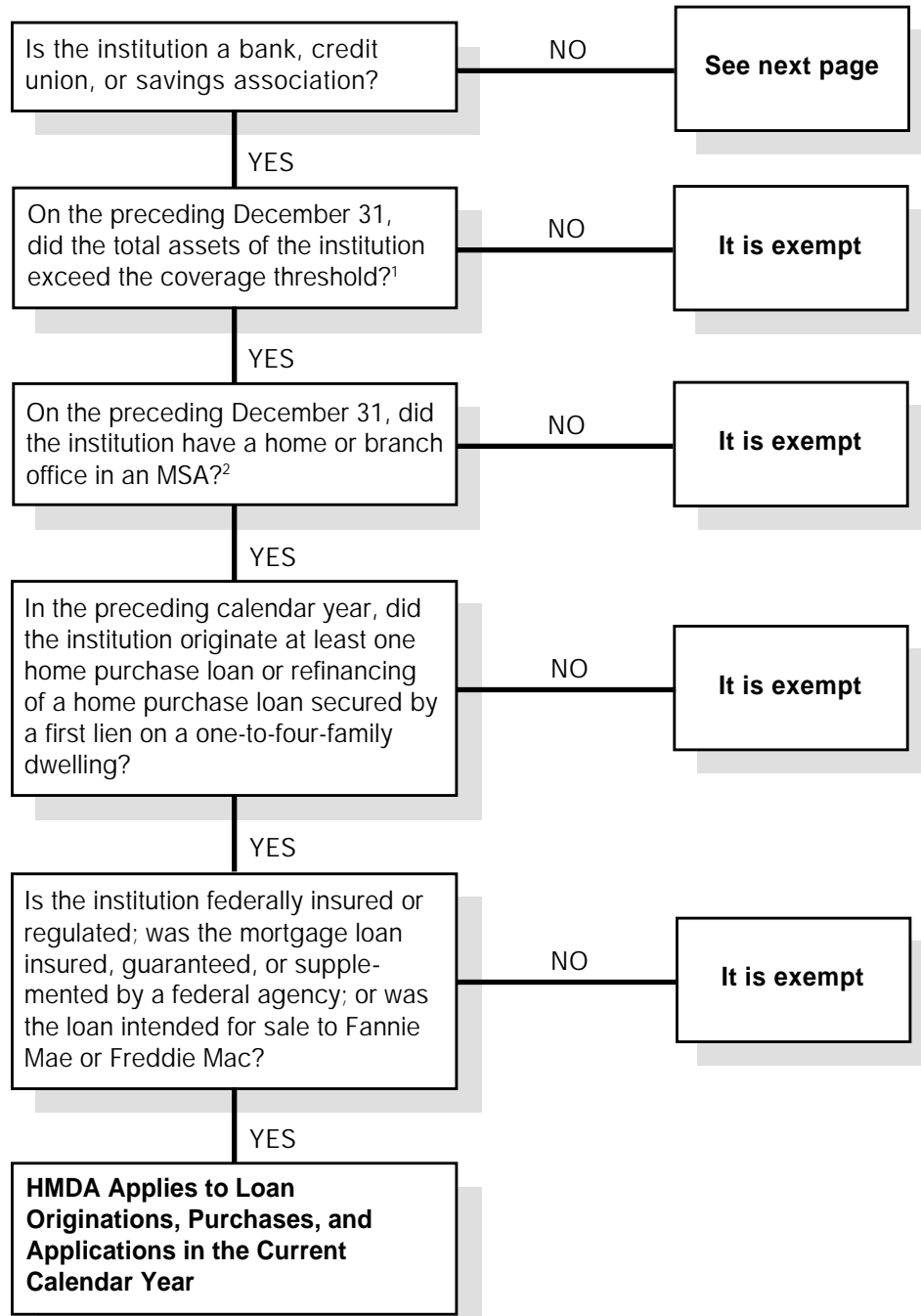
Who Must Report

Coverage Criteria for Depository Institutions

Coverage Criteria

Whether a depository institution or non-depository institution is covered depends on its size, the extent of its business in an MSA, and whether it is in the business

of residential mortgage lending. The precise coverage criteria, codified in § 203.2(e) of Regulation C, are illustrated by the following diagrams.



¹ Every December, the Federal Reserve Board will announce the threshold for the following year in the Federal Register. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

² See the next subchapter for the definition of a "branch office."