

Lending Thresholds

**HMDA
Adjustment of
Exemption
Threshold for
Banks, Savings
Associations,
and Credit
Unions**
§ 1003.2(1)

YEAR	THRESHOLD	YEAR	THRESHOLD
Pre 1997	\$10 million	1997	\$28 million
1998	\$29 million	1999	\$29 million
2000	\$30 million	2001	\$31 million
2002	\$32 million	2003	\$32 million
2004	\$33 million	2005	\$34 million
2006	\$35 million	2007	\$36 million
2008	\$37 million	2009	\$39 million
2010	\$39 million	2011	\$40 million
2012	\$41 million	2013	\$42 million
2014	\$43 million	2015	\$44 million
2016	\$44 million	2017	\$44 million
2018	\$45 million	2019	\$46 million
2020	\$47 million	2021	\$48 million

**Regulations Z
and M
Consumer
Credit
Exemption
Threshold**
§ 1026.3(b)(1)

FOR THE PERIOD...	THE THRESHOLD IS...
From June 1, 1969 to July 21, 2011	\$25,000
From July 21, 2011 to December 31, 2011	\$50,000
From January 1, 2012 to December 31, 2012	\$51,800
From January 1, 2013 to December 31, 2013	\$53,000
From January 1, 2014 to December 31, 2014	\$53,500
From January 1, 2015 to December 31, 2015	\$54,600
From January 1, 2016 to December 31, 2016	\$54,600
From January 1, 2017 to December 31, 2017	\$54,600
From January 1, 2018 to December 31, 2018	\$55,800
From January 1, 2019 to December 31, 2019	\$57,200
From January 1, 2020 to December 31, 2020	\$58,300
From January 1, 2021 to December 31, 2021	\$58,300

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**HPML Small
Creditor
Threshold**
§ 1026.35(b)(2)(iii)

YEAR	THRESHOLD	YEAR	THRESHOLD
2013	\$2,000,000,000	2014	\$2,028,000,000
2015	\$2,060,000,000	2016	\$2,052,000,000
2017	\$2,069,000,000	2018	\$2,112,000,000
2019	\$2,167,000,000	2020	\$2,202,000,000
2021	\$2,230,000,000		

**HPML
Appraisal
Exemption
Threshold**
§ 1026.35(c)(2)(ii)

YEAR	THRESHOLD	YEAR	THRESHOLD
2014	\$25,000	2015	\$25,500
2016	\$25,500	2017	\$25,500
2018	\$26,000	2019	\$26,700
2020	\$27,200	2021	\$27,200

**Regulation Z
Credit Card
Safe Harbor
Penalty Fees**
§ 1026.52(b)(1)(ii)(A),
1026.52(b)(1)(ii)(B)

YEAR	FIRST VIOLATION THRESHOLD	SUBSEQUENT VIOLATION
2010 - 2013	\$25	\$35
2014	\$26	\$37
2015	\$27	\$38
2016	\$27	\$37/38
2017	\$27	\$38
2018	\$27	\$38
2019	\$28	\$39
2020	\$29	\$40
2021	\$29	\$40

**Minimum
Interest Charge
Disclosure**
§§ 1026.6(b)(2)(iii)
1026.60(b)(3)

Minimum Interest Charge Disclosure Thresholds - The minimum interest charge amounts for §§ 1026.6(b)(2)(iii) and 1026.60(b)(3) will remain unchanged at \$1.00 for the year 2020.

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QM Limits on Points and Fees - 2014

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$100,000	3% of the total loan amount
≥ \$60,000 but < \$100,000	\$3,000
≥ \$20,000 but < \$60,000	5% of the total loan amount
≥ \$12,500 but < \$20,000	\$1,000
< \$12,500	8% of the total loan amount.

QM Limits on Points and Fees - 2015

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$101,953	3% of the total loan amount
≥ \$61,172 but < \$101,953	\$3,059
≥ \$20,391 but < \$61,172	5% of the total loan amount
≥ \$12,744 but < \$20,391	\$1,020
< \$12,744	8% of the total loan amount.

QM Limits on Points and Fees - 2016

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$101,749	3% of the total loan amount
≥ \$61,050 but < \$101,749	\$3,052
≥ \$20,350 but < \$61,050	5% of the total loan amount
≥ \$12,719 but < \$20,350	\$1,017
< \$12,719	8% of the total loan amount.

QM Limits on Points and Fees - 2017

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$102,894	3% of the total loan amount
≥ \$61,737 but < \$102,894	\$3,087
≥ \$20,579 but < \$61,737	5% of the total loan amount
≥ \$12,862 but < \$20,579	\$1,029
< \$12,862	8% of the total loan amount.

Lending Thresholds

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QM Limits on Points and Fees - 2018

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$105,158	3% of the total loan amount
≥ \$63,095 but < \$105,158	\$3,155
≥ \$21,032 but < \$63,095	5% of the total loan amount
≥ \$13,145 but < \$21,032	\$1,052
< \$13,145	8% of the total loan amount.

QM Limits on Points and Fees - 2019

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$107,747	3% of the total loan amount
≥ \$64,648 but < \$107,747	\$3,232
≥ \$21,549 but < \$64,648	5% of the total loan amount
≥ \$13,468 but < \$21,549	\$1,077
< \$13,468	8% of the total loan amount.

QM Limits on Points and Fees - 2020

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$109,898	3% of the total loan amount
≥ \$65,939 but < \$109,898	\$3,297
≥ \$21,980 but < \$65,939	5% of the total loan amount
≥ \$13,737 but < \$21,980	\$1,099
< \$13,737	8% of the total loan amount

QM Limits on Points and Fees - 2021

§ 1026.43(e)(3)(i)

FOR A LOAN AMOUNT...	THE TOTAL OF POINTS AND FEES MAY NOT EXCEED...
≥ \$110,260	3% of the total loan amount
≥ \$66,156 but < \$110,260	\$3,308
≥ \$22,052 but < \$66,156	5% of the total loan amount
≥ \$13,783 but < \$22,052	\$1,103
< \$13,783	8% of the total loan amount

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**HOEPA Points
and Fee
Thresholds**
§ 1026.32(a)(1)(ii)

YEAR	ANNUAL ADJUSTMENT OF \$1000 THRESHOLD FOR LOANS < \$20,000
2014	\$1000
2015	\$1020
2016	\$1017
2017	\$1029
2018	\$1,052
2019	\$1,077
2020	\$1,099
2021	\$1,103

The \$1,000 figure in § 1026.32(a)(1)(ii)(B) is adjusted annually on January 1 by the annual percentage change in the CPI that was in effect on the preceding June 1. The Bureau will publish adjustments after the June figures become available each year. Prior to January 10, 2014, a mortgage loan was covered by § 1026.32 if the total points and fees payable by the consumer at or before loan consummation exceeded the greater of \$400 or 8 percent of the total loan amount. The \$400 figure was adjusted annually on January 1 by the annual percentage change in the CPI that was in effect on the preceding June 1,

YEAR	ANNUAL ADJUSTMENT OF \$20,000 THRESHOLD FOR LOANS ≥ \$20,000
2014	\$20,000
2015	\$20,391
2016	\$20,350
2017	\$20,579
2018	\$21,032
2019	\$21,549
2020	\$21,980
2021	\$22,052

The \$20,000 amount in § 1026.32(a)(1)(ii)(A) and (B) is adjusted annually on January 1 by the annual percentage change in the CPI that was in effect on the preceding June 1.

CRA
§ 12 CFR 228

All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. Beginning October 1, 2020 the requirements differ by agency.

FOR THE YEAR BEGINNING...	AN INSTITUTION IS...		
	SMALL IF ITS ASSETS ARE...*	INTERMEDIATE SMALL IF ITS ASSETS ARE...*,**	LARGE IF ITS ASSETS ARE...
July 1, 1995	< \$250,000	N/A	≥ \$250,000
Sept.1, 2005	< \$1 Billion	≥\$250 Million but <\$1 Billion	≥ \$1 Billion
Jan. 1, 2006	< \$1 Billion	≥\$250 Million but <\$1 Billion	≥ \$1 Billion
Jan. 1, 2007	< \$1.033 Billion	≥\$258 Million but <\$1 Billion	≥ \$1.033 Billion
Jan. 1, 2008	< \$1.061 Billion	≥\$265 Million but <\$1.061 Billion	≥ \$1.061 Billion
Jan. 1, 2009	< \$1.109 Billion	≥\$277 Million but <\$1.109 Billion	≥ \$1.109 Billion
Jan. 1, 2010	< \$1.098 Billion	≥\$274 Million but <\$1.098 Billion	≥ \$1.098 Billion
Jan. 1, 2011	< \$1.122 Billion	≥\$280 Million but <\$1.122 Billion	≥ \$1.122 Billion
Jan. 1, 2012	< \$1.160 Billion	≥\$290 Million but <\$1.160 Billion	≥ \$1.160 Billion
Jan. 1, 2013	< \$1.186 Billion	≥\$296 Million but <\$1.186 Billion	≥ \$1.186 Billion
Jan. 1, 2014	< \$1.202 Billion	≥\$300 Million but <\$1.202 Billion	≥ \$1.202 Billion
Jan. 1, 2015	< \$1.221 Billion	≥\$305 Million but <\$1.221 Billion	≥ \$1.221 Billion
Jan. 1, 2016	< \$1.216 Billion	≥\$304 Million but <\$1.216 Billion	≥ \$1.216 Billion
Jan. 1, 2017	< \$1.226 Billion	≥\$307 Million but <\$1.226 Billion	≥ \$1.226 Billion
Jan. 1, 2018	< \$1.252 Billion	≥\$313 Million but <\$1.252 Billion	≥ \$1.252 Billion
Jan. 1, 2019	< \$1.284 Billion	≥\$321 Million but <\$1.284 Billion	≥ \$1.284 Billion
Jan. 1, 2020	< \$1.305 Billion*	≥\$326 Million** but <\$1.305 Billion*	≥ \$1.305 Billion**
Jan. 1, 2021 (FDIC, FRB)	<\$1.322 Billion*	≥\$330 million** but <\$1.322 billion	≥\$1.322 Billion**

*As of December 31 of either of the prior two calendar years.

**As of December 31 of both of the prior two calendar years.

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**FHFA General
Maximum
Conforming
Mortgage Loan
Limit**

YEAR	LIMIT
Jan. 1, 2006 – Dec. 31, 2016*	\$417,000
Jan. 1, 2017 – Dec. 31, 2017	\$424,100
Jan. 1, 2018 – Dec. 31, 2018	\$453,100
Jan. 1, 2019 – Dec. 31, 2019	\$484,350
Jan. 1, 2020 – Dec. 31, 2020	\$510,400
Jan. 1, 2021 – Dec. 31, 2021	\$548,250

*Historical limits for prior years varied. For a full list of the FHFA maximum conforming loan limits for each year visit:

https://www.fanniemae.com/content/fact_sheet/historical-loan-limits.pdf

For a full list of conforming loan limits across the US visit:

<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx>.