

## 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 |

**Regulations Z  
and M  
Scope  
Threshold**  
§ 1026.3(b)(1)

| FOR THE PERIOD...                         | THE<br>THRESHOLD<br>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                  |

**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 |      |                 |

## Lending Thresholds

## Thresholds

**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  |

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

| YEAR        | FIRST VIOLATION<br>THRESHOLD | SUBSEQUENT<br>VIOLATION |
|-------------|------------------------------|-------------------------|
| 2010 - 2013 | \$25                         | \$35                    |
| 2014        | \$26                         | \$37                    |
| 2015        | \$27                         | \$38                    |
| 2016        | \$27                         | \$37/38                 |
| 2017        | \$27                         | \$38                    |
| 2018        | \$27                         | \$38                    |
| 2019        | \$28                         | \$39                    |

**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 2019.

## Lending Thresholds

## Thresholds

**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

## Thresholds

**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.                   |

## Lending Thresholds

## Thresholds

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

| YEAR | ANNUAL ADJUSTMENT OF \$1000<br>THRESHOLD FOR LOANS < \$20,000 |
|------|---|
| 2014 | \$1000  |
| 2015 | \$1020  |
| 2016 | \$1017  |
| 2017 | \$1029  |
| 2018 | \$1,052   |
| 2019 | \$1,077   |

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<br>THRESHOLD FOR LOANS ≥ \$20,000 |
|------|---|
| 2014 | \$20,000  |
| 2015 | \$20,391  |
| 2016 | \$20,350  |
| 2017 | \$20,579  |
| 2018 | \$21,032  |
| 2019 | \$21,549  |

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.

## Lending Thresholds

## Thresholds

**CRA**  
§ 12 CFR 228

| 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**        |

All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, Federal Deposit Insurance Corporation, and the Office of Thrift Supervision that meet the asset size threshold are subject to data collection and reporting requirements.

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

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

## Lending Thresholds

## Thresholds

**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 |

\*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](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>.