

FEDERAL RESERVE BANK OF SAN FRANCISCO  
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA

February 9, 2004

**BANKING SUPERVISION AND REGULATION:  
REGULATION C: HOME MORTGAGE  
DISCLOSURE ACT (HMDA)  
SUBMISSION OF 2003 HMDA-LAR REPORTS  
UPDATED SOFTWARE FOR CALENDAR YEAR  
2004 HMDA-LAR**

To State Member Banks  
And Others Concerned  
In the Twelfth Federal Reserve District

**HMDA-LAR Submission for Calendar Year (CY) 2003**

In accordance with the Home Mortgage Disclosure Act (HMDA), the Federal Reserve Board's Regulation C requires certain institutions to submit annual reports of their mortgage-related lending activity by Home Mortgage Disclosure Act Loan Application Registers (HMDA-LARs). Depository institutions with assets of \$32 million or less as of December 31, 2002 are exempt for calendar year 2003 data collection and reporting. Nondepository institutions are exempt if they had assets of \$10 million or less as of December 31, 2002 and originated fewer than 100 home purchases (including refinancings) in 2002.

Your institution must be supervised by the Federal Reserve System to send your HMDA data to us. If you are supervised by the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), or if you are an independent mortgage company supervised by the Department of Housing and Urban Development (HUD), please do not send your HMDA data to this Federal Reserve Office.

**State Member Bank Submissions**

State member banks' CY 2003 HMDA-LARs are due to this office by **March 1, 2004**. To report 2003 data, you may use the free Federal Financial Institutions Examination Council (FFIEC) HMDA Data Entry Software, Version 2.31 which is now only available by download from the FFIEC HMDA web site at <http://www.ffiec.gov/hmda>. To conform with the amendment to Regulation C (effective January 1, 2003) to use the 2000 Census for CY 2003 HMDA data, Version 2.31 contains the 2000 Census demographic income classifications for each tract (i.e., low, moderate, middle, and upper). All applications received in 2002 but for which final action is not taken until 2003 must be reported using 2000 Census data property location information.

**Submission Methods and Formats**

The 2003 reports should be submitted in an automated, machine-readable format. Please check the data thoroughly before submission, using the edits included in the software program from the FFIEC

web site, or an equivalent program. Respondents who submit their HMDA-LARs to this Federal Reserve Office may use the following formats:

- PC Disks: The FFIEC HMDA Data Software can export data onto one or more diskettes
- CD-ROM: Please make sure that it is a clean CD, and do not use the disk on which you may have downloaded the FFIEC software
- E-Mail: Instructions are included in the updated software

Please note that this Federal Reserve Office will not accept HMDA-LARs on magnetic tape and will be returned.

Disks and CD-ROMS should be labeled as follows:

- Respondent name, respondent ID number, agency code, and Tax ID number
- Contact name, phone number, and FAX number
- Number of total LAR records being submitted
- Number of each disk within a set (such as 1 of 1, 1 of 2, etc.)

State member banks in the Twelfth Federal Reserve District should mail submissions to:

Federal Reserve Bank of San Francisco  
Statistics Unit (MS 1040)  
101 Market Street  
San Francisco, CA 94105

Submissions can be e-mailed to [sf.bsr.hmda.sf.frb.org](mailto:sf.bsr.hmda.sf.frb.org).

### **E-Mail Encryption**

All respondents are highly encouraged to submit their HMDA data via e-mail. As a result of heightened security concerns, it has become more important for you to submit your encrypted data file via e-mail. If you elect to e-mail your 2003 HMDA-LAR data, remember that you must first encrypt the data using the encryption software that is included in the FFIEC software available on the FFIEC web site noted above. ***No other encryption software will be accepted.*** If you do not use the FFIEC software for collecting and preparing your data, you must install the Internet Submission component of the FFIEC software on your PC and run the program against your HMDA data file. Next, attach the encrypted file to an e-mail message and email it to the electronic address indicated above, or to your regulator. To maintain the integrity of the encryption, do not open the encrypted file; this prohibits our ability to process it.

Please be sure to retain a copy of your HMDA-LAR for your records.

### **Additional Information**

For questions about completing your HMDA-LAR, you may contact Mr. Robert Leong at **(415) 974-3101** or call the Federal Reserve Board's HMDA Assistance Line at **(202) 452-2016**. You may also e-mail your questions or concerns to the Board at [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).

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[Attachments](#)