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**FEDERAL RESERVE BANK OF DALLAS**  
Station K, Dallas, Texas 75222

Circular No. 84-43  
March 21, 1984

**TO:** To all member banks and others concerned in the Eleventh Federal Reserve District

**ATTENTION:** Chief Executive Officer

**SUBJECT:** Slip sheet to Regulation C -- Home Mortgage Disclosure

**SUMMARY:** The Board of Governors of the Federal Reserve System has issued final amendments, in slip sheet form, to Regulation C. Notice of the adoption of these amendments was announced earlier in Circular No. 84-5 dated January 17, 1984. The new slip sheet should be inserted in Volume 2 of your Regulations Binder.

**ATTACHMENTS:** Slip sheet

**MORE INFORMATION:** Legal Department,  
Extension 6171

**ADDITIONAL COPIES:** Public Affairs Department,  
Extension 6289

## Amendments to Regulation C Home Mortgage Disclosure February 1984\*

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1. *Effective January 1, 1984, section 203.2 is amended by adding a new paragraph (h), to read as follows:*

(h) *Standard metropolitan statistical area or SMSA* means a metropolitan statistical area (MSA) or primary metropolitan statistical area (PMSA), as defined by the U.S. Office of Management and Budget.

2. *Effective January 1, 1984, section 203.3(a)-(2) is amended to read as follows:*

(a) *Asset size and location.* \* \* \*

(2) If it has neither a home office nor a

branch office in a standard metropolitan statistical area (SMSA).

3. *Effective January 1, 1984, section 203.4(d)-(1) is amended to read as follows:*

(d) *SMSAs and census tracts.* For purposes of geographic itemization—

(1) A depository institution shall use the SMSA boundaries defined by the U.S. Office of Management and Budget as of the first day of the calendar year for which the data are compiled.

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\* A complete Regulation C, as amended effective January 1, 1984, consists of—

- the pamphlet dated August 1982 (see inside cover) and
- this slip sheet.