DATE: December 24, 2004

SUBJECT: Annual notice of asset-size exemption threshold for depository institutions.

HIGHLIGHTS: The Federal Reserve Board on Tuesday published its annual notice of the asset-size exemption threshold for depository institutions under Regulation C, which implements the Home Mortgage Disclosure Act (HMDA).


FURTHER INFORMATION: Henry F. Dove, Jr., Supervisory Examiner
Banking Supervision and Regulation Department
(314) 444-8846, or 1-800-333-0810, ext. 448846