**Section 185.410 Data Collection, Reporting, and Disclosure**

a) Credit unions shall comply with all data collection, reporting and disclosure requirements as required by applicable law.

b) A credit union, except a credit union that meets the definition of a small credit union or intermediate small credit union, which is subject to HMDA reporting requirements, shall report to the Department the location of each home mortgage loan application, origination, or purchase outside the credit union's assessment field in accordance with the requirements of 12 CFR 1003.

c) Optional data collection and maintenance.

1) Consumer Loans. A credit union may collect and maintain in machine readable form (as prescribed by the Secretary) data for consumer loans originated or purchased by the credit union for consideration under the lending test. A credit union may maintain data for one or more of the following categories of consumer loans: motor vehicle, credit card, other secured, and other unsecured. If the credit union maintains data for loans in a certain category, it shall maintain data for all loans originated or purchased within that category. The credit union shall maintain data separately for each category, including for each loan:

A) A unique number or alpha-numeric symbol that can be used to identify the relevant loan file;

B) The loan amount at origination or purchase;

C) The loan location; and

D) The gross annual income of the borrower that the credit union considered in making its credit decision.

2) Other loan data. At its option, a credit union may provide other information concerning its lending performance, including additional loan distribution data or any other data required or permitted to be reported by banks under federal or State banking regulations.

d) Data on affiliate lending. A credit union that elects to have the Secretary consider loans by an affiliate, for purposes of the lending or community development test or an approved strategic plan, shall collect, maintain, and report for those loans the data that the credit union would have collected, maintained, and reported had the loans been originated or purchased by the credit union. For home mortgage loans, the credit union shall also be prepared to identify the home mortgage loans reported under 12 CFR Part 1003 (Home Data Disclosure) by the affiliate.

e) Data on lending by a consortium or a third party. A credit union that elects to have the Secretary consider community development loans by a consortium or third party, for purposes of the lending or community development tests or an approved strategic plan, shall report for those loans the data that the credit union would have reported had the loans been originated or purchased by the credit union.