

CFPB Finalizes Interim Rule to Extend 1071 Compliance Deadlines

Alert

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The Consumer Financial Protection Bureau (CFPB) [has finalized its interim final rule](#) amending Regulation B to extend the compliance deadlines set forth in the small business lending data collection rule required by Section 1071 of the Dodd-Frank Act (the 1071 Rule). The new compliance deadlines are as follows:

Notably, to determine their compliance tier under the final rule, financial institutions are permitted to continue using their small business originations from 2022 and 2023, but may opt to use originations from 2023 and 2024, or from 2024 and 2025. The grace period policy statement reflecting the new compliance dates is also unchanged from the interim final rule.

[As we previously reported](#), the 1071 Rule has been subject to extensive litigation and court stays have extended the compliance deadlines for certain entities involved in the litigation, but by finalizing this rule, the CFPB now formally extends the compliance deadlines for all market participants covered under the rule.

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