

# HMDA Lender File

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Enclosed is a SAS dataset that contains matching information for all lenders who have ever filed a HMDA report. The HMDA ID is matched to information in the FRB's NIC system and FFIEC or TFR Call Reports for each filing year. It is also matched to HUD's list of manufactured home and subprime lenders (for 1993-2005) and the FFIEC's list of CRA wholesale and limited purpose institutions. In the case of a HMDA filer who is a subsidiary of a bank or thrift, the HMDA filer is matched to the parent institution. If the filer is a subsidiary of a bank holding company, the filer is matched to the lead (largest) bank of the holding company. HMDA filers are supposed to all be in existence at the end of the calendar year. Thus all matches that we show are to institutions *in existence* on December 31<sup>st</sup> of the filing year (according to the FRB NIC system). There are a few adjustments that have to be made. In some cases an institution merged into another institution before the end of a year, but still filed a separate HMDA report. In this case we match it to the acquiring institution. A small number of mortgage banks filing with HUD filed multiple reports. We created an artificial matching system which creates the potential to put these filers together. In these cases the variable SID identifies such links. There are also a small number of filers (but significant in impact) that failed during 2008 and did not file HMDA LAR data resulting in loan origination undercounts.

The file is organized as a rectangular file with one record per HMDA ID number. The matching values are given for each filing year that the HMDA filer filed. The year is indicated by a two digit suffix for each variable. Thus, for example, variable NAME17 is the name that the filer used for the 2017 filing year. Variables have SAS missing values for the years in which the filer did not file. The variable TYPEyy can be used to determine if the filer filed in a year. If TYPEyy is missing, then the filer did not file for that year (*e.g.*, TYPE17 equals the SAS missing value).

The overall file is quite large (26,181 records) with nearly 1,400 variables. If you are only interested in the year 2017 HMDA filings, variables for other years can be deleted. The SAS expression: `IF TYPE17 LE 0 THEN DELETE;` will delete the entire record for the 20,314 HMDA filers who did not file in the year 2017. A total of 5,867 lenders are listed for 2017. Some of you will be receiving a dataset which includes just 2017 filers (and 54 variables). In this case data for earlier years are not provided.

Specific information for variables on the file is as follows. All variables except CODE, HMPRID, SID, and SEQINS change values for each year from 1990 through 2017. There are several additional variables which are only provided for 2004-2017 reflecting the post-2003 filing requirements. Unless indicated, all variables are numeric. Values reflect the "ultimate filings" through 2015 and the public release data for 2017 as of the first CFPB update in July 2018. The 2016 data are the latest corrections as of July 2018. The SAS dataset is sorted by CODE and HMPRID.

## VARIABLES WITH NO YEAR SUFFIX

CODE:	HMDA Agency code 1=OCC 2=FRB 3=FDIC 4=OTS (1990-2010) 5=NCUA 7=HUD 9=CFPB (post-2010 only)
HMPRID:	HMDA lender code (10 character alphanumeric with leading zeros and dashes). The variable HM5RID is also on the file and is identical.
SID/SYD:	Codes indicating linked lenders in the mortgage banker section. The link is inferred because they have the same TAXID, phone number, address, or contact person. Lenders having the same value of SID or SYD are linked.
SEQINS:	A sort variable indicating the order of observations.
CODT:	HMDA Agency code for the lender in 2010 for 2011 filers that moved to the CFPB or from OTS in 2010. 1=OCC 2=FRB 3=FDIC 4=OTS 5=NCUA 7=HUD
HMPRIT:	HMDA lender code for the lender in 2010 for 2011 filers that moved to the CFPB or from OTS in 2010.
HMPDYN:	CFPB deleted the leading 0's and dashes in one 2017 release. This is that variable.

#### **YEARLY VARIABLES FROM THE HMDA PANEL FILE (SUPPLIED BY LENDER)**

NAMEyy	Name of lender (30 character alphanumeric).
PLACEyy	City of lender (25 character alphanumeric).
STATERYy	2-digit GNIS code of the state of the lender ( <i>e.g.</i> , 06=California).
DISTyy	Agency district of the lender.
ASSETLyy	Asset variable used to indicate lender size (\$1,000s). Generally this will be the assets as of the end of the calendar year preceding the filing year. If the value is 10000 or 30000 then it is a fill in.
HMPPIDyy	ID of the parent of the filer (10 character alphanumeric with leading zeros). This code is generally used only when the filer is a subsidiary of a bank or holding company which also filed. The ID can be matched to HMPRID of the parent (although the parent is not always there). Note that the CODE value of the parent is not provided. This variable is missing if there is no parent.
PARENTyy	Name of the parent (30 character alphanumeric). Missing if there is no parent.
PLACEPy	City of the Parent (25 character alphanumeric). Missing if there is no parent.
STATEPy	2-digit GNIS code of the state of the parent. Missing if there is no parent.
RSSDyy	Federal Reserve Board Entity number (RSSD9001) for the HMDA filer as provided by the FFIEC. For almost all depositories this variable is the same as ENTITYyy below. The exceptions are institutions which are acquired during the reporting year. In this instance RSSDyy will be the ID of the acquired institution

and ENTITYyy the ID of the surviving institution at the year. Also RSSDHHyy (below) will be the regulatory high-holder of the acquired institution and ORGyy the end-of-year high-holder. For depository subsidiaries and HUD filers RSSDyy is the entity of the HMDA reporter. In a few instances RSSDyy will be zero and the ID has not been assigned. Users may check the National Information Center website to obtain the organizational hierarchy and history association with RSSDyy. Available from 2010 on.

RSSDHHyy Federal Reserve Board Entity number (RSSD9001) for the regulatory high-holder of the HMDA filer as provided by the FFIEC. If RSSDHHyy is zero then the filer has no parent. For most depositories RSSDHHyy will be the same as ORGyy below. Available from 2010 on.

### COMPUTED VARIABLES

PURCYy	Total number of purchased loans in the filing year on the LAR tape.
APPLYy	Total number of loan applications in the filing year on the LAR tape (includes requests for preapprovals in 2004 or later).
ORIGyy	Total number of loan originations in the filing year on the LAR tape.
HIELGYy	Total number of loans eligible for high-rate pricing in the filing year 2004 or later. Excludes all loans with an application date prior to January 1, 2004 (transition period), unsecured loans, and those with race or gender NA.
HIRATyy	Total number of loans with high-rate pricing in the filing year 2004 or later. Excludes all loans with an application date prior to January 1, 2004 (transition period), unsecured loans, and those with race or gender NA.
APPLMyy	Total number of loan applications in the filing year on the LAR tape from minorities (race of the applicant or co-applicant is coded 1,2,3,4, or 6 in years prior to 2004). For 2004 and later this includes applicants or co-applicants with Hispanic ethnicity as well and keys off of all five race variables.
ORIGMyy	Total number of loan originations in the filing year on the LAR tape from minorities (race of the applicant or co-applicant is coded 1,2,3,4, or 6 in years prior to 2004). For 2004 and later this includes applicants or co-applicants with Hispanic ethnicity as well and keys off of all five race variables.
HIELGMyy	Total number of loans from minorities (any race code of the applicant or co-applicant is coded 1,2,3,4 or ethnicity is Hispanic) eligible for high-rate pricing in the filing year 2004 or later. Excludes all loans with an application date prior to January 1, 2004 (transition period), unsecured loans, and those with race or gender reported as NA.
HIRATMyy	Total number of loans from minorities (any race code of the applicant or co-applicant is coded 1,2,3,4 or ethnicity is Hispanic) with high-rate pricing in the filing year 2004 or later. Excludes all loans with an application date prior to January 1, 2004 (transition period), unsecured loans, and those with race or gender reported as NA.
PURCDyy	Total dollars (in \$1,000s) of purchased loans in the filing year on the LAR tape.
APPLDyy	Total dollars (in \$1,000s) of loan applications in the filing year on the LAR tape.
ORIGDyy	Total dollars (in \$1,000s) of loan originations in the filing year on the LAR tape.
APPLDMyy	Total dollars (in \$1,000s) of loan applications in the filing year on the LAR tape from minorities (race of the applicant or co-applicant is coded 1,2,3,4, or 6).
ORIGDMyy	Total dollars (in \$1,000s) of loan originations in the filing year on the LAR tape

TYPEyy

from minorities (race of the applicant or co-applicant is coded 1,2,3,4, or 6).

Type of institution. Determined from self-identification on the HMDA filing as to the nature of the filer and from a match to the NIC structure database. A commercial bank is an institution with a charter code of 0, 200 or 250. A thrift has a charter code of 300, 310, 320, or 340. A credit union has a charter code of 330 or 370.

10=commercial bank

11=commercial bank subsidiary

12=subsidiary of a commercial bank holding company

13=liquidated commercial bank

14=subsidiary of a liquidated commercial bank

20=thrift institution

21=thrift institution subsidiary

22=subsidiary of a thrift holding company

23=liquidated thrift institution

24=subsidiary of a liquidated thrift institution

30=credit union

31=subsidiary of a credit union

32=credit union service company owned by 3 or more credit unions

33=liquidated credit union

40=independent mortgage bank

41=independent mortgage bank affiliated with a depository (2005 or later)

**MATCHED INFORMATION FROM NIC ON THE LENDER**  
**(information as of the end of the reporting year)**

ENTITYyy	Federal Reserve Board Entity number (RSSD9001) for the lending institution. If a commercial bank, thrift or credit union, it is the entity of the institution. For subsidiaries of holding companies, it is the entity number of the <i>lead bank (or thrift) in the holding company</i> . The matched institution must have existed on December 31 <sup>st</sup> of the filing year. If the institution merged into another institution before the end of the filing year, but still filed under the old ID, then ENTITYyy will be the entity number of the acquiring institution. In a few cases, the institution was liquidated and did not exist at the end of the year (nor was it acquired). In these cases, ENTITYyy is set to zero and TYPEyy is set to 13, 14, or 23. Otherwise, ENTITYyy is matched for all commercial banks, thrifts, and credit unions. For independent mortgage banks, ENTITYyy is set to zero unless additional information indicates that the bank is a subsidiary of a commercial bank or thrift.
CHARTRyy	<p>Institution charter class. Given for all lenders. Except for independent mortgage banks, the variable represents the charter class for ENTITYyy as shown in the NIC database for December 31<sup>st</sup> of the filing year.</p> <p>0=unknown (generally a foreign bank branch)</p> <p>200=commercial bank</p> <p>250=investment bank</p> <p>300=savings bank</p> <p>310=savings &amp; loan association</p> <p>320=cooperative bank</p> <p>330=credit union</p> <p>340=industrial bank (includes thrift &amp; loan and Morris plan banks)</p> <p>370=corporate central credit union</p> <p>510=mortgage banking company (coded if TYPEyy=32, 40, or 41)</p>
INSUREyy	<p>Deposit insurance code. Given for all lenders. Given for ENTITYyy as shown in the NIC database for December 31<sup>st</sup> of the filing year.</p> <p>0=no deposit insurance</p> <p>1=FDIC BIF insurance fund</p> <p>2=FDIC SAIF insurance fund</p> <p>3=NCUSIF (National Credit Union Share Insurance Fund)</p> <p>4=State insurance</p> <p>5=Other insurance</p> <p>6=FDIC BIF and SAIF insured</p> <p>7=FDIC combined insured (recent years)</p>

FOREyy	Entity type for the lending institution as defined by the Federal Reserve NIC database (RSSD9346) for ENTITYyy. Given for all filers.
	BHC Bank Holding Company CPB Cooperative bank DEO Domestic entity other FCU Federally Chartered Credit Union FSB Federally Chartered Savings Bank IFB Insured Federal Branch of a Foreign Banking Organization IMB Independent Mortgage Bank ISB Insured State Branch of a Foreign Banking Organization MTC Non-deposit Trust Company Member of the Federal Reserve NAT Nationally Chartered Commercial Bank NMB State Chartered Commercial Bank not a Member of the Federal Reserve SAL Savings & Loan Association SMB State Chartered Commercial Bank also a Member of the Federal Reserve SCU State Chartered Credit Union SSB State Chartered Savings Bank UFB Uninsured Federal Branch of a Foreign Banking Organization USA Uninsured State Agency of a Foreign Banking Organization USB Uninsured State Branch of a Foreign Banking Organization
MINBNKyy	Majority-owned by Minorities or Women. Given for all commercial banks and thrifts. From the NIC database.
	0=not majority-owned by minorities or women 1=black-owned 5=women-owned 10=Hispanic-owned 20=Asian-owned 30=Native American-owned 35=Native American, Eskimo, Aleut-owned 40=Arab-owned 99=multiracial minority-owned
CERTyy	FDIC certificate number. Zero for all institutions which are not insured, or those without ENTITYyy.
OCCyy	Comptroller of the Currency (OCC) charter number. Given for all national banks. Zero otherwise.
THRIFTyy	Thrift ID number. Given for all institutions which are members of the Home Loan Bank system. Zero otherwise.
NCUAYy	Credit union ID number. Given for all credit unions. Zero otherwise.
BHCFORyy	Foreign bank payment group number (RSSD9360). Assigned to commercial banks which are common subsidiaries of a foreign bank although not necessarily part of the same US bank holding company. Zero otherwise.
BHCyy	Commercial bank holding company number. The number given is the regulatory

	high holder assigned to ENTITYyy (RSSD9348). Zero if the institution is not part of a bank holding company.
THCyy	Thrift holding company number. Zero if the institution is not part of a thrift holding company.
NAMESyy	Name of the institution ENTITYyy as reported in NIC (30 character alphanumeric).
STATEyy	2-digit GNIS code of the state of the headquarters of the institution ENTITYyy according to NIC records.
COUNTYyy	3-digit GNIS code of the county of the headquarters of the institution ENTITYyy according to NIC records.
ASSETSyy	Total assets of the institution ENTITYyy in \$1,000s as reported in Call Reports as of December 31 <sup>st</sup> of the reporting year.
ORGyy	A unique id number created to sort the HMDA file <i>each year</i> into distinct organizations based on a hierarchy of organizational membership. The order used (and basis of assigning the ORG number) to determine organization is: foreign bank payment group, bank holding company, thrift holding company, ENTITY, SID link, and finally HMDA ID. Two mortgage banks with the same value of SID are assumed to be part of the same organization. IT IS IMPORTANT TO NOTE THAT THIS NUMBER CAN CHANGE FROM YEAR-TO-YEAR.
NAMEORyy	Name of the organization (see ORGyy). For filers in bank or thrift holding companies or payment groups it is the name of the group For other filers with NIC entities it is NAMESyy. For any other filer it is NAMEyy.
ASSORGyy	Total assets of the organization ORGyy in \$1,000s as reported in Call Reports as of December 31 <sup>st</sup> of the reporting year. For holding companies it is the sum of the bank and thrift assets in the holding company.
REAL14yy	Total stock of 1-4 family real estate mortgages of ORGyy in \$1,000s as reported in Call Reports as of December 31 <sup>st</sup> of the reporting year. For holding companies it is the sum of the stock of 1-4 family real estate mortgages of banks and thrift members of the holding company.
REAL5yy	Total stock of 5+ unit (multifamily residential) real estate mortgages of ORGyy in \$1,000s as reported in Call Reports as of December 31 <sup>st</sup> of the reporting year. For holding companies it is the sum of the stock of the 5+ unit mortgages of banks and thrift members of the holding company.

FOREORyy	Entity type for ORGyy as defined by the Federal Reserve NIC database (RSSD9346). Given for all filers.
	BHC Bank Holding Company CPB Cooperative bank DEO Domestic entity other FBO Foreign Banking Organization FBH Foreign Banking Organization as a Bank Holding Company FHD Financial Holding Company as a Bank Holding Company (can be foreign or domestic) FHF Financial Holding Company as a Foreign Banking Organization FSB Federally Chartered Savings Bank FCU Federally Chartered Credit Union IMB Independent Mortgage Bank NAT Nationally Chartered Commercial Bank NMB State Chartered Commercial Bank not a Member of the Federal Reserve SAL Savings & Loan Association SCU State Chartered Credit Union SMB State Chartered Commercial Bank also a Member of the Federal Reserve SSB State Chartered Savings Bank SLH Savings and Loan Holding Company THC Thrift Holding Company
ENTFUTyy	Federal Reserve Board Entity number (RSSD9001) applying to the HMDA filer <i>in the year following yy</i> . Thus, for example, ENTFUT96 is the entity number applying to the 1996 institution ENTITY96 on December 31 <sup>st</sup> 1997. This variable can be used to follow institutions banks which merge into other institutions. Thus, for example, if in 1996 the HMDA filer was part of entity 123456 and in July of 1997 entity 123456 was merged into entity 78910 and disappeared, then the value of ENTITY96 would be 123456 and ENTFUT96 would be 78910. Since the entity 123456 was acquired, it is likely that the HMDA filer would not file in 1997. If ENTFUTyy is 0 then it implies that the entity was liquidated. Information for the mergers is taken from the Federal Reserve NIC system. This variable can be used to follow HMDA filers. For example, if one wanted to combine two years of data for institution 78910 for 1996 and 1997. Data for 1997 should be all filers with ENTITY97=78910. Data for 1996 would be all filers where ENTFUT96=78910. ENTFUTyy is blank for the <i>latest</i> filing year.
ORGFUTyy	Organization code number (ORGyy) applying to the HMDA filer <i>in the year following yy</i> . This variable is similar to ENTFUTyy except it traces ORG rather than ENTITY. If ORGFUTyy is blank then the organization did not exist in the year following. Note that the ORG numbering system can change from year-to-year (although normally it does not). Thus it is possible that ORGyy and ORGFUTyy could have different numbers and still represent the same organization (if, for example, the bank holding company number changed). ORGFUTyy is blank for the <i>latest</i> filing year.
HUDyy	A variable indicating whether the HMDA filer is classified as a subprime or



manufactured home specialized lender in that year. The designation is informal and done by HUD. The historic classifications were changed somewhat in the year 2003, so information for some institutions may differ from that reported on previous files. This variable is present only for 1993-2005.

0=none

1=subprime

2=manufactured home (not shown for 2004 and 2005 since HMDA reporting captures this classification for 2004+)

**CRAyy** A variable indicating whether the HMDA filer is classified as a wholesale institution, limited purpose, or strategic plan institution for CRA purposes during the specific filing year. This only applies to commercial banks and thrifts and is a designation that the institution specifically has to have asked for. The variable is available only since 1996.

0=none

1=CRA wholesale institution

2=CRA limited purpose institution

3=CRA strategic plan institution

**FHLByy** A variable indicating the number of the Federal Home Loan Bank if the HMDA filer is a member at the end of year yy. Based on ENTITYyy. The variable is available only since 2009.

1=Boston

2=New York

3=Pittsburgh

4=Atlanta

5=Cincinnati

6=Indianapolis

7=Chicago

8=Des Moines

9=Dallas

10=Topeka

11=San Francisco

12=Seattle (merged with Des Moines in 2015)

**FHFBIDyy** Home Loan Bank System ID if the HMDA filer is a member at the end of year yy. Based on ENTITYyy. The variable is available only since 2009.