**HMDA Lender File**

Robert B. Avery

Federal Housing Finance Agency

2019 Filing Year

Enclosed are three SAS datasets that contain matching information for all lenders who have ever filed a HMDA report. The files cover 2019 lenders, 2018 lenders, and the largest covers all pre-2018 lenders. 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 31st 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 largest file is organized as a rectangular file with one record per HMDA ID number capturing information for any file for the years 1990 to 2017. 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 (26,189 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 20,292 HMDA filers who did not file in the year 2017.

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 2016. The 2017 data are the latest corrections as of August 2019. The dataset is sorted by SEQINS.

The other two files contain information on the 5,683 and 5,508 lenders who filed for 2018 and 2019 respectively. These are separate files because a new ID system using LEI was used to identify lenders. Most variables are the same as the 1990-2017 file.

**VARIABLES WITH NO YEAR SUFFIX**

CODE: HMDA Agency code. Present only for 1990-2017.

1=OCC

2=FRB

3=FDIC

4=OTS (1990-2010)

5=NCUA

7=HUD

9=CFPB (post-2010 only)

CODE17: Present only on the 2018/19 files. Same values as CODE corresponding to the value the lender used in filing 2017.

CODEyy: Present only on the 2018/19 files. Same values as CODE above.

HMPRID: HMDA lender code (10 character alphanumeric with leading zeros and dashes).

The variable HM5RID is also on the file and is identical. For the 1990-2017 file this is the ID. For the 2018/19 files it is the 2017 ID that corresponds to the same filer. The variables CODE17 and HMPRID on the 2018/19 files can be used as a crosswalk with LEI to follow filers from 2017 to 2018/19.

LEI: 2018/19 HMDA lender LEI (20 character alphanumeric).

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. Applies to all three files.

CODT: HMDA Agency code for the lender in 2010 for 2011 filers that moved to the CFPB or from OTS in 2010. Not on the 2018/19 files.

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. Not on the 2018 file.

HMPDYN: CFPB deleted the leading 0’s and dashes in one 2017 release. This is that variable. Not on the 2018/19 files.

**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 (*e.g.*, 06=California).

DISTyy Agency district of the lender. Not on the 2018/19 files.

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. Not on the 2018/19 files.

PARENTyy Name of the parent (30 character alphanumeric). Missing if there is no parent.

PLACEPyy City of the Parent (25 character alphanumeric). Missing if there is no parent. Not on the 2018/19 files.

STATEPyy 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 end of 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.

RSSDPyy Federal Reserve Board Entity number (RSSD9001) for the direct parent of the HMDA filer as provided by the FFIEC. If RSSDPyy is zero then the filer has no parent. Available from 2017 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. At present this is the only one of the computed variables available on files 2018/19.

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

TYPEyy 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 *lead bank (or thrift) in the holding company.* The matched institution must have existed on December 31st 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 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 31st of the filing year.

0=unknown (generally a foreign bank branch)

200=commercial bank

250=investment bank

300=savings bank

310=savings & loan association

320=cooperative bank

330=credit union

340=industrial bank (includes thrift & loan and Morris plan banks)

370=corporate central credit union

510=mortgage banking company (coded if TYPEyy=32, 40, or 41)

INSUREyy Deposit insurance code. Given for all lenders. Given for ENTITYyy as shown in the NIC database for December 31st of the filing year.

0=no deposit insurance

1=FDIC BIF insurance fund

2=FDIC SAIF insurance fund

3=NCUSIF (National Credit Union Share Insurance Fund)

4=State insurance

5=Other insurance

6=FDIC BIF and SAIF insured

7=FDIC combined insured (recent years)

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 31st of the reporting year.

ORGyy A unique id number created to sort the HMDA file *each year* 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 31st 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 31st 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 31st 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. Omitted for 2018/19.

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 *in the year following yy*. Thus, for example, ENTFUT96 is the entity number applying to the 1996 institution ENTITY96 on December 31st 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 *latest* filing year (2019).

ORGFUTyy Organization code number (ORGyy) applying to the HMDA filer *in the year following yy*. 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 *latest* filing year (2019).

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.

**NEW VARIABLES FOR 2018/2019**

TAX\_IDyy: 10 Digit alphanumeric tax-id for the HMDA filer.

TAXIDRyy: 10 Digit alphanumeric tax-id for the HMDA filer as reported in NIC.

NAMERyy: Name of the institution RSSD18 as reported in NIC (30 character alphanumeric).

LEIR19: LEI for the HMDA filer as reported in NIC.

LARyy: Total count of records for the filer in the LAR.

EXEMPT18: Estimate of small lender exempt status for 2018 filing

1=provided data for all exempt variables but did not have to

2=provided data for all exempt variables and was require to

3=did not provide any exempt variables and was not required to

4=did not provide any exempt variables but should have

5=provide exempt variables only for first ½ year and was not required 6=provide exempt variables only for first ½ year and was required to

7=mixed data on exempt variables and not required to file

8=mixed data on exempt variables and required to file