



FEDERAL RESERVE BANK
OF DALLAS

ROBERT D. McTEER, JR.
PRESIDENT
AND CHIEF EXECUTIVE OFFICER

DALLAS, TEXAS
75265-5906

August 15, 1997

Notice 97-70

TO: The Chief Executive Officer of each
financial institution and others concerned
in the Eleventh Federal Reserve District

SUBJECT

**Information Regarding 1996
Home Mortgage Disclosure Act (HMDA) Data**

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced the availability of data about 1996 mortgage lending activities at central depositories in metropolitan areas. The FFIEC also released analyses of nationwide summary statistics regarding lending patterns. The data reflect the 1996 lending activity for more than 9,300 institutions covered by the Home Mortgage Disclosure Act (HMDA). The FFIEC makes HMDA data directly available to the public in various formats, including paper, magnetic tape, PC diskette, and CD-ROM.

ATTACHMENTS

The FFIEC's notice and order forms describing the various reports and formats available are attached.

MORE INFORMATION

For more information, please contact Jim Foster at (214) 922-5280. For additional copies of this Bank's notice, please contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,

Robert D. McTeer, Jr.



Press Release

For Use at 4 PM EDT

August 4, 1997

The Federal Financial Institutions Examination Council (FFIEC) today announced the availability of data about 1996 mortgage lending activity in metropolitan areas and released analyses of nationwide summary statistics regarding lending patterns.

The data reflect lending activity for more than 9,300 institutions covered by the Home Mortgage Disclosure Act (HMDA) that reported data to member agencies of the FFIEC--the Comptroller of the Currency, Federal Deposit Insurance Corporation, Office of Thrift Supervision, National Credit Union Administration, and Federal Reserve System--and to the Department of Housing and Urban Development.

The 1996 data include a total of 14.8 million reported loans and applications, an increase of 32 percent from 1995. They show an overall increase in the number both of government-backed and of conventional home purchase loans from 1995, with lending to lower-income households up somewhat more than lending to higher-income households. Taken together, government-backed and conventional home purchase lending to all racial and ethnic groups increased from 1995. Lending to Hispanics increased 13.4 percent; to Native Americans, 11.4; to Asians, 8.2 percent; to Whites, 8.1 percent; and to Blacks, 3.1 percent.

(See attached fact sheet and related tables.)

By comparison, from 1993 to 1996, government-backed and conventional home purchase loans have risen 55.6 percent for Hispanics, 52.5 percent for Blacks, 26.6 percent for Native Americans, 15.3 percent for Asians, and 14.0 percent for Whites.

For conventional home purchase loans, taken by themselves, the denial rates continue to vary among racial and ethnic groups. For conventional home purchase loans, 50.2 percent of Native American applicants, 48.8 percent of Black applicants, 34.4 percent of Hispanic applicants, 24.1 percent of White applicants, and 13.8 percent of Asian applicants were denied loans in 1996.

The disclosure statements underlying these and other summary statistics are now available for public inspection at central depositories throughout the nation. The disclosures include individual financial institutions' disclosure statements and aggregate data for each metropolitan statistical area (MSA). (The location of the central depository for an MSA can be obtained by calling the FFIEC at 202/634-6526.)

The HMDA reports contain data about loan originations, loan purchases, and applications that did not result in a loan; and they give information about three characteristics of applicants or borrowers: race or national origin, gender, and annual income. For loans relating to property located in MSAs, as well as some loans relating to property located outside of MSAs, the reports identify the geographic location, usually by census tract.

The HMDA data also include information on loans that are sold, showing the type of purchaser of the loan. Among other things, this information is used by the Department of Housing and Urban Development in assessing the performance of Fannie Mae and Freddie Mac in meeting their legislatively mandated affordable housing goals.

The FFIEC makes HMDA data available in various formats, including paper, magnetic

tape, PC diskette, and CD-ROM. Tables showing the nationwide aggregates and key demographic information for MSAs can be obtained in paper form. The raw data for all individual loans and applications are available on CD-ROM, magnetic tape, and PC diskette. An order form, with descriptions of the various reports and formats available, is attached to this release.

The FFIEC also provides data on mortgage insurance applications. Data from the nation's eight private mortgage insurance (PMI) companies were compiled under the auspices of the Mortgage Insurance Companies of America, and are available at individual PMI companies, at the central depositories in each MSA, and from the FFIEC.

Attachments: Fact Sheet on 1996 Data (with tables)
HMDA Data Order Form

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**Findings from Analyses of Nationwide Summary Statistics
for 1996 Home Mortgage Disclosure Act Data
Fact Sheet (August 1997)**

The following analyses of nationwide summary statistics are based on data compiled by the Federal Financial Institutions Examination Council (FFIEC) for institutions covered by the Home Mortgage Disclosure Act and Regulation C.*

The Data

For 1996, the FFIEC prepared 42,936 disclosure statements for 9,328 lenders, with a separate statement for each metropolitan area in which the lender has an office (table 1). The data reflect the lending activity of 4,829 commercial banks, 960 savings associations, 2,311 credit unions, and 1,228 mortgage companies (267 of these were affiliates of depository institutions and the remainder were independent entities).

Applications Received and Loans Made

In 1996 these lenders acted on 13.0 million applications for home purchase loans, home improvement loans, and refinancings (compared with 9.9 million in 1995), and they purchased 1.8 million loans (compared with 1.3 million in 1995). The total volume of reported home loan applications and purchases (14.8 million) increased 32 percent from 1995, primarily due to a 68 percent increase in the number of refinancing transactions. The increase in refinancing activity was likely due to the effects of lower interest rates, particularly in the early part of 1996.

Loan Programs and Changes in Lending Volume by Race and Income

Lending institutions tend to specialize in different types of home loans (table 2). For example, among home purchase loan originations, mortgage companies tend to do most of the government-backed lending. Commercial banks, on the other hand, do most of the home improvement lending.

* The FFIEC also has compiled insurance data submitted by the nation's eight private mortgage insurance (PMI) companies under the auspices of the Mortgage Insurance Companies of America. The data relate to application decisions made by the PMI companies during 1996, and show 1.38 million applications for private mortgage insurance (approximately 1.13 million for home purchase loans and 240 thousand for refinancings). The disclosure statements are available from the individual companies, at the MSA central depositories, and from the FFIEC in the same formats as the HMDA data.

Among applicants, some are more likely than others to apply for certain types of home loans (table 3). For example, low- or moderate-income and middle-income households are more likely to apply for government-sponsored home loans (26.7 percent, 29.5 percent, and 24.8 percent, respectively) than are high-income households (12.0 percent). In addition, Blacks and Hispanics (29.1 percent and 33.2 percent, respectively) are more likely to apply for government-sponsored loans than are Asians, Native Americans, or Whites (11.9 percent, 12.5 percent, and 15.6 percent, respectively).

Taking government-backed and conventional home purchase lending together, lending to all racial and ethnic groups increased from 1995 to 1996. Lending to Hispanics increased 13.4 percent; to Native Americans, 11.4; to Asians, 8.2 percent; to Whites, 8.1 percent; and to Blacks, 3.1 percent (table 4).

Overall, conventional home purchase lending taken by itself was also higher in 1996 compared with 1995 (table 5), though conventional loans to Blacks decreased by 1.5 percent. Conventional home purchase loans increased by 7.0 percent to Asians, 6.7 percent to Whites, 6.1 percent to Native Americans and 0.5 percent to Hispanics. Conventional home purchase lending to households in all income categories increased from 1995 levels; lending to low- and moderate-income households was up somewhat more than lending to higher-income households.

Approval/Denial Rates

For conventional home purchase loans, the denial rates continue to vary among applicants by income and racial or ethnic characteristics (table 6). For example, loan applications filed by Native Americans, Blacks, and Hispanics were more likely to be turned down than those submitted by Whites and Asians. In 1996, 50.2 percent of Native American applicants, 48.8 percent of Black applicants, 34.4 percent of Hispanic applicants, 24.1 percent of White applicants, and 13.8 percent of Asian applicants were denied conventional home purchase loans. The denial rates for all racial and ethnic groups were higher in 1996 than in 1995, when denial rates were 41.4 percent for Native Americans, 40.5 percent for Blacks, 29.5 percent for Hispanics, 20.6 percent for Whites, and 12.5 percent for Asians.

Differences in the income levels of the various racial or ethnic groups account for some of the differences in denial rates among the groups (table 7). Other factors are more important, however, since White and Asian applicants, in all income groups, had lower rates of denial than Native American, Black, or Hispanic applicants. The HMDA data provide some information on the reasons for denial, with poor credit or no credit history most frequently cited by lenders as the reason for denial of conventional home purchase loan applications.

1. Residential lending activity reported by financial institutions covered by HMDA, 1981-96

Year	Number of loans ¹ (millions)	Number of reporting institutions	Number of MSA disclosure reports
1981	1.28	8,094	10,945
1982	1.13	8,258	11,357
1983	1.71	8,050	10,970
1984	1.86	8,491	11,799
1985	1.98	8,072	12,567
1986	2.83	8,898	12,329
1987	3.42	9,431	13,033
1988	3.39	9,319	13,919
1989	3.13	9,203	14,154
1990 ²	6.59	9,332	24,041
1991	7.89	9,358	25,934
1992	12.01	9,073	28,782
1993	15.38	9,650	35,069
1994	12.20	9,858	37,742
1995	11.23	9,539	36,611
1996	14.81	9,328	42,936

1. Before 1990, includes only loans originated by covered institutions; beginning in 1990 (first year under the revised reporting system), includes loans originated and purchased, applications approved but not accepted by the applicant, applications denied or withdrawn, and applications closed because information was incomplete.

2. Revised from preliminary figures published in Glenn B. Canner and Dolores S. Smith, "Home Mortgage Disclosure Act: Expanded Data on Residential Lending," *Federal Reserve Bulletin*, vol. 77 (November 1991), p. 861, to reflect corrections and the reporting of additional data.

SOURCE: FFIEC, Home Mortgage Disclosure Act data.

2. Home lending, by type and purpose of loan and by type of lender, 1996

Percent distribution, by number of loans¹

Purpose of loan	Type of lender				Total
	Commercial bank	Savings association	Credit union	Mortgage company ²	
Home purchase	20.9	18.9	1.7	58.4	100
FHA-insured	8.3	9.5	.2	82.1	100
VA-guaranteed	9.4	9.6	2.0	79.1	100
FmHa-insured	14.2	8.4	.1	77.2	100
Conventional	24.6	21.8	2.0	51.5	100
Home refinancing	31.9	16.0	4.1	48.0	100
Home improvement	62.7	7.0	11.3	19.0	100
Multifamily ³	52.4	39.7	.6	7.3	100
Total	31.0	16.2	3.9	48.9	100

1. In this and subsequent tables components may not sum to totals because of rounding.

2. Includes independent mortgage companies and mortgage companies affiliated with a commercial bank or savings association.

3. Dwellings for five or more families

SOURCE: FFIEC, Home Mortgage Disclosure Act data.

3. Applications for one- to four-family home loans reported under HMDA, grouped by purpose of loan and distributed by characteristic of applicant and census tract, 1996

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			Conventional						
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Number	Percent
APPLICANT										
Racial/ethnic identity										
American Indian/Alaskan Native	5,107	.5	12.5	35,626	.7	87.5	14,780	.4	10,322	.7
Asian/Pacific Islander	17,967	1.6	11.9	132,581	2.7	88.1	96,734	2.7	24,150	1.5
Black	158,862	14.5	29.1	386,805	7.8	70.9	297,244	8.3	181,665	11.6
Hispanic	143,734	13.2	33.2	289,780	5.9	66.8	191,018	5.3	133,427	8.5
White	723,690	66.2	15.6	3,909,737	79.3	84.4	2,862,904	79.8	1,169,544	74.7
Other	6,885	.6	12.5	48,070	1.0	87.5	53,805	1.5	18,058	1.2
Joint (white/minority)	36,394	3.3	22.5	125,036	2.5	77.5	70,087	2.0	28,466	1.8
Total	1,092,639	100.0	18.1	4,927,635	100.0	81.9	3,586,572	100.0	1,565,632	100.0
Income (percentage of MSA median) ²										
Less than 80	401,326	41.8	26.7	1,104,236	31.0	73.3	994,536	29.3	610,570	36.2
80-99	205,039	21.4	29.5	490,525	13.8	70.5	496,362	14.6	254,899	15.1
100-119	142,297	14.8	24.8	430,426	12.1	75.2	446,152	13.2	220,344	13.1
120 or more	210,724	22.0	12.0	1,539,747	43.2	88.0	1,453,606	42.9	600,560	35.6
Total	959,386	100.0	21.2	3,564,934	100.0	78.8	3,390,656	100.0	1,686,373	100.0
CENSUS TRACT										
Racial/ethnic composition (minorities as percentage of population)										
Less than 10	363,776	37.5	16.3	1,862,839	51.8	83.7	1,818,366	49.7	752,526	44.2
10-19	223,969	23.1	22.4	777,714	21.6	77.6	696,220	19.0	316,004	18.6
20-49	247,606	25.5	28.0	636,157	17.7	72.0	622,544	17.0	327,076	19.2
50-79	78,115	8.1	27.9	201,602	5.6	72.1	253,381	6.9	137,692	8.1
80-100	56,892	5.9	32.2	119,853	3.3	67.8	267,725	7.3	169,277	9.9
Total	970,358	100.0	21.2	3,598,165	100.0	78.8	3,658,236	100.0	1,702,575	100.0

3. Continued

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			Conventional			Number	Percent	Number	Percent
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic				
<i>Income²</i>										
Low or moderate	179,887	18.3	26.4	501,023	13.9	73.6	619,444	16.9	382,286	22.1
Middle	560,903	57.2	23.8	1,798,183	49.9	76.2	1,880,950	51.3	905,699	52.3
Upper	240,397	24.5	15.6	1,301,405	36.1	84.4	1,166,120	31.8	442,967	25.6
Total	981,187	100.0	21.4	3,600,611	100.0	78.6	3,666,514	100.0	1,730,952	100.0
<i>Location⁴</i>										
Central city	456,154	46.0	24.3	1,423,485	38.8	75.7	1,465,266	39.4	782,096	44.4
Non-central city	536,052	54.0	19.3	2,244,134	61.2	80.7	2,256,574	60.6	978,297	55.6
Total	992,206	100.0	21.2	3,667,619	100.0	78.7	3,721,840	100.0	1,760,393	100.0

NOTE. Lenders reported 13,009,405 applications for home loans in 1996, but applicant and geographic information was not reported for all applications. Thus, the distribution of applications varies in number by characteristic.

1. Loans backed by the Federal Housing Administration, the Department of Veterans Affairs, or the Farmers Home Administration.
2. MSA median is median family income of the metropolitan statistical area (MSA) in which the property related to the loan is located.
3. Census tracts are categorized by the median family income for the tract relative to the median family income for the metropolitan statistical area (MSA) in which the tract is located. Categories are defined as follows: *Low or moderate income*, median family income for census tract less than 80 percent of median family income for MSA; *Middle income*, median family income 80 percent to 119 percent of MSA median; *Upper income*, median family income 120 percent or more of MSA median.
4. For census tracts located in MSAs.

SOURCE: FFIEC, Home Mortgage Disclosure Act.

4. All home purchase loans by racial or ethnic group and income of borrowers or census tracts, 1990-96¹

Number of loans and percentage change

Borrower and census tract characteristic	Number of loans							Percentage change						Memo: Percentage change 1993-96 ²
	Year							Period						
	1990	1991	1992	1993 ²	1994 ²	1995 ²	1996 ²	1990- 1991	1991- 1992	1992- 1993 ²	1993- 1994 ²	1994- 1995 ²	1995- 1996 ²	
Borrower														
<i>Racial or ethnic group</i>														
American Indian	9,151	8,781	9,840	11,936	13,986	13,562	15,111	-4.0	12.1	21.3	17.2	-3.0	11.4	26.6
Asian	78,345	73,804	76,943	91,369	104,981	97,384	105,344	-5.8	4.3	18.7	14.9	-7.2	8.2	15.3
Hispanic	100,022	98,529	101,807	157,434	201,456	216,049	245,026	-1.5	3.3	54.6	28.0	7.2	13.4	55.6
Black	94,624	95,399	106,581	162,379	218,310	240,268	247,692	.8	11.7	52.4	34.4	10.1	3.1	52.5
White	1,733,981	1,751,767	2,022,875	2,577,772	2,804,382	2,718,058	2,937,986	1.0	15.5	27.4	8.8	-3.1	8.1	14.0
<i>Income (percentage of MSA median)³</i>														
Less than 80 ...	315,623	376,859	436,459	667,446	767,532	738,015	868,950	19.4	15.8	52.9	15.0	-3.8	17.7	30.2
80-99	231,405	249,722	290,432	397,365	435,902	425,398	484,434	7.9	16.3	36.8	9.7	-2.4	13.9	21.9
100-119 ⁴	224,897	241,772	273,802	357,115	385,442	373,993	417,944	7.5	13.2	30.4	7.9	-3.0	11.8	17.0
120 or more ⁴ ..	931,017	882,727	944,572	1,115,708	1,215,959	1,205,131	1,346,164	-5.2	7.0	18.1	9.0	-9	11.7	20.7

4. (continued)

Borrower and census tract characteristic	Number of loans							Percentage change						Memo: Percentage change 1993-96 ²
	Year							Period						
	1990	1991	1992	1993 ²	1994 ²	1995 ²	1996 ²	1990- 1991	1991- 1992	1992- 1993 ²	1993- 1994 ²	1994- 1995 ²	1995- 1996 ²	
Census Tract														
<i>Racial composition (minorities as a percentage of population)</i>														
Less than 10 ...	1,057,610	1,104,698	1,054,708	1,363,027	1,444,035	1,399,702	1,618,386	4.5	4.5	29.2	5.9	-3.1	15.6	18.7
10-19	296,312	299,882	424,011	550,431	609,012	589,511	690,148	1.2	41.4	29.8	10.6	-3.2	17.1	25.4
20-49	218,308	210,245	331,570	435,920	496,891	485,225	563,150	-3.7	57.7	31.5	14.0	-2.3	16.1	29.2
50-79	67,823	59,997	96,378	127,923	147,902	146,416	163,459	-11.5	60.6	32.7	15.6	-1.0	11.6	27.8
80-100	44,141	38,252	53,492	70,401	84,272	89,124	95,386	-13.3	39.8	31.6	19.7	5.8	7.0	35.5
<i>Income of census tract</i>														
Low or moderate	190,749	175,084	225,604	292,362	325,047	342,731	388,933	-8.2	28.9	29.6	11.2	5.4	13.5	33.0
Middle ⁴	979,829	985,445	996,884	1,302,895	1,428,781	1,386,839	1,592,811	.6	1.2	30.7	9.7	-2.9	14.9	22.2
Upper ⁴	513,616	552,545	737,671	961,832	1,035,989	989,605	1,160,210	7.6	33.5	30.4	7.7	-4.5	17.2	20.6

1. Includes both conventional and government-backed home purchase loans.

2. Includes loans reported by independent mortgage companies, which were not covered before 1993.

3. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

4. To more closely mirror the category definitions used in the Community Reinvestment Act regulation, *middle income* is defined as 80 to 119 percent of MSA median income, and *upper income* is defined as 120 percent or more of MSA median income. A category definition change shifts a very small number of loans from the range 100-119 to the range 120 or more and from middle income to upper income census tracts beginning in 1995.

SOURCE. FFIEC, Home Mortgage Disclosure Act, 1990-96.

5. Conventional home purchase loans by racial or ethnic group and income of borrowers or census tracts, 1990-96

Number of loans and percentage change

Borrower and census tract characteristic	Number of loans							Percentage change						Memo: Percentage change 1993-96 ¹
	Year							Period						
	1990	1991	1992	1993 ¹	1994 ¹	1995 ¹	1996 ¹	1990- 1991	1991- 1992	1992- 1993 ¹	1993- 1994 ¹	1994- 1995 ¹	1995- 1996 ¹	
Borrower														
<i>Racial or ethnic group</i>														
American Indian	7,143	6,395	7,280	8,638	10,691	10,712	11,368	-10.5	13.8	18.7	23.8	.2	6.1	31.6
Asian	70,011	64,789	68,416	78,671	93,319	85,571	91,547	-7.5	5.6	15.0	18.6	-8.3	7.0	16.4
Hispanic	69,548	62,237	66,995	91,345	129,695	134,982	135,683	-10.5	7.6	36.3	42.0	4.1	.5	48.5
Black	47,045	44,897	56,516	81,322	125,796	138,034	135,944	-4.6	25.9	43.9	54.7	9.7	-1.5	67.2
White	1,296,471	1,312,694	1,582,030	1,971,153	2,281,450	2,205,357	2,354,024	1.3	20.5	24.6	15.7	-3.3	6.7	19.4
<i>Income (percentage of MSA median)²</i>														
Less than 80 ...	181,505	219,269	278,390	407,059	516,824	494,007	558,162	20.8	27.0	46.2	27.0	-4.4	13.0	37.1
80-99	135,259	149,544	190,282	248,402	295,734	282,928	315,681	10.6	27.2	30.5	19.1	-4.3	11.6	27.1
100-119 ³	146,535	160,961	196,311	246,294	285,044	268,684	299,878	9.8	22.0	25.5	15.7	-5.7	11.6	21.8
120 or more ³ ...	798,928	743,366	819,576	950,597	1,069,305	1,047,465	1,172,762	-7.0	10.3	16.0	12.5	-2.0	12.0	23.4

5. (continued)

Borrower and census tract characteristic	Number of loans							Percentage change						Memo: Percentage change 1993-96 ¹
	Year							Period						
	1990	1991	1992	1993 ¹	1994 ¹	1995 ¹	1996 ¹	1990-1991	1991-1992	1992-1993 ¹	1993-1994 ¹	1994-1995 ¹	1995-1996 ¹	
Census Tract														
<i>Racial composition (minorities as a percentage of population)</i>														
Less than 10	801,861	839,450	855,219	1,077,879	1,197,432	1,153,291	1,321,350	4.7	1.9	26.0	11.1	-3.7	14.6	22.6
10-19	213,818	209,697	310,563	386,443	460,110	437,354	510,044	-1.9	48.1	24.4	19.1	-4.9	16.6	32.0
20-49	154,575	142,344	225,275	272,690	337,292	322,835	370,646	-7.9	58.3	21.0	23.7	-4.3	14.8	35.9
50-79	51,280	42,189	68,144	81,628	101,817	98,145	105,828	-17.7	61.5	19.8	24.7	-3.6	7.8	29.6
80-100	30,589	23,838	36,937	43,263	56,329	56,545	55,981	-22.1	55.0	17.1	30.2	.4	-1.0	29.4
<i>Income of census tract</i>														
Low or moderate	133,554	116,545	152,137	185,014	224,434	232,659	255,204	-12.7	30.5	21.6	21.3	3.7	9.7	37.9
Middle ³	703,125	695,472	725,069	897,645	1,053,155	1,010,218	1,145,439	-1.1	4.3	23.8	17.3	-4.1	13.4	27.6
Upper ³	415,444	445,501	618,932	783,695	877,527	827,852	966,599	7.2	38.9	26.6	12.0	-5.7	16.8	23.3

1. Includes loans reported by independent mortgage companies, which were not covered before 1993.

2. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

3. To more closely mirror the category definitions used in the Community Reinvestment Act regulation, *middle income* is defined as 80 to 119 percent of MSA median income, and *upper income* is defined as 120 percent or more of MSA median income. A category definition change shifts a very small number of loans from the range 100-119 to the range 120 or more and from middle income to upper income census tracts beginning in 1995.

SOURCE: FFIEC, Home Mortgage Disclosure Act, 1990-96.

6. Disposition of conventional home purchase loan applications, by characteristics of applicant, 1996

Percentage distribution by number of applications

Applicant characteristic	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
<i>Race or ethnic group</i>					
American Indian/ Alaskan Native	43.5	50.2	5.6	.7	100
Asian/Pacific Islander ..	75.0	13.8	9.4	1.8	100
Black	44.1	48.8	6.0	1.1	100
Hispanic	56.1	34.4	8.0	1.5	100
White	68.8	24.1	6.2	.9	100
Other	61.3	30.0	7.2	1.5	100
Joint (white/minority) ..	60.3	32.3	6.5	.9	100
<i>Income (percentage of MSA median)¹</i>					
Less than 80	59.1	34.2	5.7	.9	100
80-99	71.8	20.5	6.6	1.0	100
100-119	76.3	15.8	6.9	1.0	100
120 or more	81.6	9.8	7.4	1.1	100

1. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

SOURCE: FFIEC, Home Mortgage Disclosure Act data.

7. Disposition of conventional home purchase loan applications, by income and race of applicant, 1996

Percent distribution, by number of applications

Applicant income and racial or ethnic group ¹	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
<i>Less than 80</i>					
American Indian/Alaskan Native	48.2	45.6	5.4	.8	100
Asian/Pacific Islander	72.5	17.0	8.8	1.6	100
Black	48.0	44.5	6.1	1.4	100
Hispanic	54.9	37.5	6.2	1.4	100
White	62.0	32.1	5.1	.7	100
Other	54.6	39.1	5.1	1.2	100
Joint (white/minority)	44.0	50.9	4.6	.5	100
<i>80-99</i>					
American Indian/Alaskan Native	59.0	33.3	6.7	1.1	100
Asian/Pacific Islander	78.4	11.7	8.4	1.5	100
Black	57.1	33.6	7.6	1.7	100
Hispanic	63.2	27.3	8.0	1.6	100
White	74.7	18.6	5.9	.8	100
Other	65.4	25.7	7.2	1.7	100
Joint (white/minority)	63.0	29.7	6.4	1.0	100
<i>100-119</i>					
American Indian/Alaskan Native	64.5	26.6	7.5	1.4	100
Asian/Pacific Islander	78.8	11.4	8.4	1.4	100
Black	61.3	28.9	8.0	1.7	100
Hispanic	65.4	24.2	8.7	1.7	100
White	78.9	14.0	6.2	.8	100
Other	70.5	21.2	6.7	1.6	100
Joint (white/minority)	72.3	20.0	6.7	.9	100
<i>120 or more</i>					
American Indian/Alaskan Native	73.0	16.6	9.1	1.3	100
Asian/Pacific Islander	78.5	10.6	9.1	1.7	100
Black	68.2	20.4	9.4	1.9	100
Hispanic	71.4	16.7	10.1	1.8	100
White	83.7	8.6	6.7	1.0	100
Other	74.8	14.5	9.1	1.7	100
Joint (white/minority)	79.8	11.4	7.6	1.2	100

1. Applicant income shown as percentage of the median family income of the metropolitan statistical area in which the property related to the loan is located.

SOURCE: FFIEC, Home Mortgage Disclosure Act data.

(PAYMENT INFORMATION)

Typing Control Number

Order Form Received at FRB: / / Order Form Completed by FRB: / /
Order Shipped by FRB: / / Credit Authorization Number:

Organization Sector:
Financial Institution ☐
Government Agency ☐
Media ☐
Public/Organization ☐

Phone: 202-452-2016 Fax: 202-452-6497

- **Advance payment required via check, Money Order, Visa, or MasterCard.**
- **ONLY credit payments (VISA or MasterCard) or no charge items may be sent by fax.**
- **THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. Omitting either will delay your order.**

[illegible]

☐ Check
☐ Money Order
☐ Visa
☐ MasterCard

Card Number _____ Expiration Date(mm/yy) _____

Date _____

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(HARDCOPY ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Disclosure Statement (Item #001) Data Type (see page 8): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____ (Specify Reporter ID selections in ascending order; use back of form if additional space is required.) Indicate Reporter Name: _____ Reporter/Agency ID and Zip Code: _____ Reporter Name: _____ / / / / / / / / / / / / / / / / Zip Code: / / / / / / Reporter Name: _____ / / / / / / / / / / / / / / / / Zip Code: / / / / / /		\$ 50.00	\$
Aggregation Report (Item #002) Data Type (see page 8): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____ For MSAs: _____, _____, _____, _____, _____, _____ Note: Cost of hardcopy report by MSA is \$50 per year/MSA.		\$ 50.00	\$
Census Tract Listing (Item #003) Indicate HMDA year(s): _____, _____, _____ Note: 1990 revised MSA definitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 HMDA data. 1996 census data include all census tracts and BNAs in the nation. Years prior to 1996 include only census tracts within MSAs.		\$ 50.00	\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(HARDCOPY ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
MSA Median Family Income Listing (Item #004) Indicate HMDA year(s): _____, _____ Note: 1996 and years thereafter include non-metro area median family incomes by state.		NC	
Counties Located in Non-Metro Areas Listing (Item #004a) Note: For the 1996 HMDA reporting year only. Includes county FIPS codes.		NC	
National Aggregate Reports (Item #005) Data Type (see page 8): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____		\$ 50.00	\$
MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006) Data Type (see page 8): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____		\$ 50.00	\$
Reporter Directory (Item #007) Indicate HMDA year(s): _____, _____ Indicate MSA Name and Number: MSA Name: _____ MSA Number: /_/_/_/_/ MSA Name: _____ MSA Number: /_/_/_/_/ MSA Name: _____ MSA Number: /_/_/_/_/ Note: For non-profit organizations, the charge for the directory is \$45.00 per MSA; the charge is \$75.00 per MSA for all others.		\$ 45.00 or \$ 75.00	\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(HARDCOPY ITEMS)**

FFIEC AND FRB USE ONLY
FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Three-report Package (Item #008): <ul style="list-style-type: none"> • Report on Disposition of Loan Applications by Income and Race • Report on Distribution of Loan Applications • Census Tract Summary <p>Indicate HMDA year(s): _____, _____</p> <p>Indicate Reporter and MSA: _____ Reporter/Agency ID and MSA Number (if known): _____</p> <p>Reporter Name: _____ / / / / / / / / / / - / /</p> <p>City: _____</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>Reporter Name: _____ / / / / / / / / / / - / /</p> <p>City: _____</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>Reporter Name: _____ / / / / / / / / / / - / /</p> <p>City: _____</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>Note: For non-profit organizations, the charge for this package is \$45.00 per institution/MSA; the charge is \$75.00 per institution/MSA for all others.</p>		\$ 45.00 or \$ 75.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(ELECTRONIC ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Data Type (see page 8): FFIEC ____, MICA ____</p> <p>____ Aggregation Report (Item #101) Indicate HMDA year(s) ____, ____, ____</p> <p>____ LAR & TS Raw Data (Item #102) Indicate HMDA year(s) ____, ____, ____</p> <p>____ Expected Reporter Panel (Item #103) Indicate HMDA year(s) ____, ____, ____</p> <p>Select: __ Reel (6250 bpi) in __ EBCDIC OR __ ASCII</p> <p> OR __ Cartridge</p> <p> OR __ CD-ROM (LAR & TS Raw Data Only)*</p> <p>*Not available for years prior to 1992</p>		<p>\$500.00 (reel or cartridge)</p> <p>\$500.00 (reel or cartridge) OR \$50.00 (CD-ROM only)</p> <p>\$150.00 (reel or cartridge)</p>	<p>\$</p>
<p>PC Diskettes by MSA (Item #201)</p> <p>Data Type (see page 8): FFIEC ____, MICA ____</p> <p>Indicate year(s) ____, ____</p> <p>MSA(s): ____, ____, ____, ____, ____, ____</p> <p>Note: Data are placed only on 3-1/2 high density PC diskettes. The number of diskettes generated <i>per MSA</i> determine the charge. The breakdown on charges is as follows:</p> <p>1-4 diskettes--\$25.00 5-9 diskettes--\$75.00 10 or more diskettes--\$150.00</p> <p>Call 202-452-2016 to determine the amount to send with your order form. Follow the instructions on the Fax Back System to retrieve the HMDA Fax Request Catalog to obtain the appropriate document number.</p>		<p>Charge determined by # of diskettes per MSA</p>	<p>\$</p>

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(ELECTRONIC ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Census Data (Item #104) Indicate HMDA year(s): _____, _____, _____, _____ Select: ___ Reel (6250 bpi) in ___ EBCDIC OR ___ ASCII OR ___ Cartridge Note: 1990 MSA redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data. 1996 census data combine HMDA and CRA information; therefore, file specifications are significantly different than prior years. The 1996 tape and years thereafter include census tracts and BNAs inside and outside of MSAs. Years prior to 1996 include only census tracts within MSAs.		\$250.00	\$
Census--Geography Only (Item #105) Indicate HMDA year(s): _____, _____ Select: ___ Reel (6250 bpi) in ___ EBCDIC OR ___ ASCII OR ___ Cartridge OR ___ Diskette Note: 1995 data only available on diskette. 1996 data available on reel, cartridge, or diskette.		\$ 50.00	\$
MSA Aggregate Reports and Disclosure Statements on Microfiche (Item #301) Data Type (see page 8): FFIEC ___, MICA ___ Indicate year(s): _____, _____ MSA(s): _____, _____, _____, _____, _____ Note: Cost of microfiche is \$20.00 per year/MSA		\$ 20.00	\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(ELECTRONIC ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302) Data Type (see page 8): FFIEC ____, MICA ____ Indicate year(s): ____, ____ Note: Only available for 1992, 1994, 1995, and 1996 HMDA reporting years.		\$150.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(PREPARATION ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
A Guide to HMDA Reporting: Getting it Right (Item #010) Indicate year(s): ____, ____ * This guide was developed to assist those who prepare the HMDA report. See the "Item Descriptions" for more information.		\$ 5.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM – ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August of the year following the reporting year, and data through calendar year 1996 are now available. Reports using census data and the HUD Median Family Income Listings become available earlier in the year. Please refer to the HMDA Assistance Line at (202) 452-2016 or email at HMDAHELP@FRB.GOV for the latest release of these reports.
- There is a separate additional charge for each year, MSA, and/or institution requested
- Charges for duplicate requests apply.

Aggregation Report: The Aggregation Reports of MSAs (340 for 1990; 341 for 1991, 1992 and 1993; and 329 for 1994), sorted by MSA, are distributed as either hardcopy or on tape. Printed reports of MSAs range from 30 to 604 pages each, and average about 60 pages. This report aggregates the mortgage and home improvement lending information for those institutions within an MSA. It is in the same format as the disclosure statements; however, individual institutions cannot be identified.

The FFIEC has entered into an agreement with the Mortgage Insurance Companies of America (MICA) to compile data on mortgage insurance applications for the nation's eight private mortgage insurance companies. These data are available beginning with data for the fourth quarter of calendar year 1993 and for calendar years 1994 through 1996. The FFIEC makes the data available in formats similar to those for the HMDA data. The following items are available for MICA data: Disclosure Statements (Item #001), Aggregation Reports (Item #002), the National Aggregate Report (Item #005), MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006), LAR & TS Raw Data (Item #102), Expected Reporter Panel (Item #103), PC Diskettes by MSA (Item #201), MSA Aggregate Reports and Disclosure Statements on Microfiche (Item #301), and MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302). Because 1993 MICA data cover only the fourth quarter, the charge for the LAR & TS Raw Data (Item #102) is \$125. Subsequent years' data are collected annually, and therefore, charges do not differ from the FFIEC data. Items other than the LAR & TS Raw Data do not have a reduced price for the 1993 reporting year. When ordering items, be sure to specify the data type. The FFIEC data include those institutions required to report HMDA under Regulation C, and the MICA data include those eight mortgage insurers reporting HMDA data as agreed upon with the FFIEC.

Tape distribution is used in lieu of hardcopy as a convenience to those sites that can print the tape locally. This is a print image tape; therefore, the data cannot be manipulated.

For hardcopy distribution, enter the MSA number for each MSA desired on the report in the space provided on the form. If additional space is required, use the back of the form. The charge for hardcopy distribution is \$50.00 for each MSA requested. (Item #002)

For tape distribution, all MSAs are included on the tape. Also, a listing is provided that shows the relative position and number of pages for each MSA on the tape. Data are in EBCDIC and formatted as follows: record length = 166; block size = 24,900; and record format = fixed block. Printing these records requires a printer featured for 166 character output. The charge for tape distribution is \$500.00. (Item #101)

The hardcopy Aggregate item is also available for MICA data. These data are not available prior to 1993 (see above).

A Guide to HMDA Reporting: Getting it Right: The guide was developed to assist those who prepare the HMDA report for their institutions, and also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The guide is a comprehensive edition that provides a summary of responsibilities and requirements, directions for assembling the necessary tools, and step-by-step instructions for reporting HMDA data. It includes information about obtaining data from the Bureau of the Census, and contains a listing of MSA, state, and county codes. Appendices include

Regulation C: the Instructions for Completion of the HMDA-LAR; Form and Instructions for Data Collection on Race or National Origin and Sex; and the Staff Commentary on Regulation C. (Item #010)

Census (Geography Only): This is the nationwide census data that can be used to verify HMDA/CRA property location information. For 1995, the data contain valid MSA/State/County/Tract for HMDA reporting. For 1996, the data contain the valid MSA/State/County/Tract-BNA combinations for HMDA/CRA reporting. These combinations include those State/County/Tracts-BNAs outside of MSAs that can be verified for correctness. The data do not include demographic data. Census data are distributed on diskette (for 1995 and 1996) and magnetic tape (cartridges or reels, for 1996 only) at a cost of \$50. Record formats and file descriptions are included with each order. (Item #105)

Census Information: This is the nationwide census data used as input to HMDA and CRA processing. Beginning with 1996, this information combines HMDA and CRA data elements into one source. Data are distributed as a hardcopy (paper) report or on tape. The hardcopy Census Tract Listing contains valid census listings and does not have demographic information. The 1996 listing and years thereafter includes all census tracts and BNAs inside and outside of MSA boundaries. Data on the tape do contain demographic information for each tract. Tape distribution is available on either reels or cartridges; file descriptions are included with each order.

The charge for hardcopy distribution is \$50.00 (Item #003).

The charge for tape distribution is \$250.00 (Item #104).

The 1980 census tracts were used in processing 1990 and 1991 HMDA data; 1990 census tracts were used for processing data for 1992 and subsequent years; 1990 MSA redefinitions were used beginning with 1994 HMDA data. The census data distributed is consistent with the HMDA year specified. For example, if HMDA year 1991 is selected, 1980 census tract data with 1991 MSA definitions are issued.

Counties Located in Non-Metro Areas Listing: The listing shows all county codes in non-metro areas by state. The listing is only available for the 1996 HMDA reporting year and is distributed free of charge. (Item #004a)

Disclosure Statement: The Disclosure Statement summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. The Disclosure Statement is distributed in hardcopy at a cost of \$50.00 for each institution requested. (Item #001)

The Disclosure Statements are also available for MICA data. These data are not available prior to 1993 (see page 8).

Expected Reporter Panel: The Expected Reporter Panel is the universe of all institutions who were expected to report under HMDA. The panel includes the name of the institution, the reporter ID and agency code, and the MSA number(s) of the metropolitan areas for which they were expected to report. The panel is captured from the database at the same time that the final disclosure and aggregate reports are prepared for the Central Depositories. The Expected Reporter Panel is distributed in reel or cartridge only at a cost of \$150.00. A format description is also included with each order. (Item #103)

The Expected Reporter Panel is also available for MICA data. These data are not available prior to 1994 (see page 8).

Loan Application Records (LAR) and Transmittal Sheet (TS) Data: The LAR & TS data are collected by a financial institution as a result of applications for, and originations and purchases of, home-purchase loans (including refinancings) and home-improvement loans for each calendar year. LARs for 1990 total almost 6.6 million records and 9,332 Transmittal Sheets (TSs); the 1991 LARs data total over 7.9 million records and 9,359 TSs; the 1992 LARs data total approximately 12.0 million records and 9,072 TSs; the 1993 LARs data total approximately 15.0 million records and 9,650 TSs; the 1994 LARs data total approximately 12.0 million records and 9,858 TSs; the 1995 LARs data total over 11.0 million records and 9,539 TSs; and the 1996 LARs data total over 14.0 million records and 9,238 TSs. The following should be noted:

- Data is not certified as error free.
- For reasons of privacy, the dates and loan application numbers are omitted from each record.
- To form a unique identifier for a reporter, the Respondent ID and single character Agency Code must be used. To form a unique loan record identifier, the Respondent ID, Agency Code, and Loan Sequence Number must be used. See record layout enclosed with distribution tape for additional information.

The LAR and TS data are distributed on tape at a cost of \$500.00. Reels or cartridges may be chosen. Record formats and file descriptions are included with each order. (Item #102)

If reels are ordered, there are multiple reels containing the LAR data and one reel containing the TS data. If cartridges are ordered, there are several cartridges containing the LAR data and one containing the TS data. (The number of reels/cartridges containing LAR data vary according to the year requested because of the volume of data.) Note that both reels and cartridges containing LAR data are multi-volume datasets. This means that to process ALL of the LAR data, each of the reels or cartridges must be read successively.

The LAR and TS data are also distributed on CD-ROM at a cost of \$50.00. The HMDA Raw Data Software System moved from a DOS based to a Windows based application as of 1995. The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MSA, State, County, or Respondent ID and save to a file.
- Import the file created from a download or search into a software package or mainframe application. It is important to consider the space limitations of each application prior to loading the data into that application.

These LAR and TS files are also available for MICA data beginning with the fourth quarter of 1993. The 1993 MICA data are available at a cost of \$125 and are only available on reel or cartridge (see page 8).

MSA Aggregate Reports and Disclosure Statements on Microfiche/CD-ROM: The MSA Aggregate Reports and individual lender Disclosure Statements for each MSA are available on microfiche at a cost of \$20.00 per MSA (Item #301) or on CD-ROM at a cost of \$150.00 for the entire nation. (Item #302)

The CD-ROM allows the user to search by MSA, an institution's individual disclosure statement, or a specific table on the MSA aggregation report. Printing these records requires a printer featured for 166 character output.

The MSA Aggregate Reports and Disclosure Statements on Microfiche/CD-ROM are also available for MICA data. These data are not available prior to 1994 (see page 8).

MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant: This report contains one table for each of the MSAs (341 in 1992). It provides the number and percentage of applications denied by the race and income of the applicants within the MSA. The report is available in hardcopy only at a cost of \$50.00. (Item #006)

These reports are also available for MICA data. These data are not available prior to 1994 (see page 8).

MSA Median Family Income Listing: The listing shows "MSA Median Family Incomes for 19xx HMDA Reports" where xx is the HMDA year (i.e., 1990, 1991, etc.). If a 1990 Listing is selected, there is an adjustment factor of 1.6424 applied to the 1980 Median Family Income column for each MSA to arrive at the Inflation Adjusted 1980 Median Family Income column. For 1991 and subsequent listings, the median family income of the MSA is based on estimates developed annually by the Department of Housing and Urban Development (HUD). The figure for the MSA is the HUD estimate for the fiscal year that corresponds to the year for which the loan/application data are reported. For 1996 and years thereafter, the listing includes median family incomes for non-metro areas by state. This information is calculated by taking the median family incomes of all census tracts and BNAs by state outside of the MSA boundaries. The Listing is distributed free of charge. (Item #004)

National Aggregate Reports: These reports are a nationwide summation of the individual MSA Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. The reports are available in hardcopy only at a cost of \$50.00. (Item #005)

The National Aggregate Reports are also available for MICA data. These data are not available prior to 1993 (see page 8).

PC Diskettes by MSA: The PC Diskettes by MSA contain individual loan application records coded for the MSA(s) selected on the form. The data contained for each MSA are only for institutions that are located in that MSA--that is, the data reflected in the Aggregate Report for that MSA. These data cover the institution's loan activity only in the MSA ordered. There are also seven fields added to each loan application that identify the population, minority population, and other census information. The number of PC diskettes generated per MSA determine the charge. The charges are broken down as follows: 1-4 diskettes per MSA is \$25;

5-9 diskettes per MSA is \$75; and 10 or more diskettes per MSA is \$150. To determine the amount to submit with your order form, call 202-452-2016 for the number of diskettes required for each requested MSA(s). (Item #201)

The PC Diskettes by MSA are also available for MICA data. These data are not available prior to 1994 (see page 8).

Reporter Directory: The Reporter Directory is a hardcopy of all HMDA reporters within a specified MSA, sorted by name of reporter and then by state and county codes. This report provides the following information:

- ID number, name of institution, city and state locations, total assets, and parent ID number.
- For each state and county in which an institution has activity
 - the state and county codes;
 - the number of tracts with loans;
 - the number of loans originated;
 - the number of applications;
 - the ratio of loans to applications; and
 - the number of loans purchased

The charge for non-profit organizations is \$45 per requested MSA and \$75 per MSA for all others. (Item #007)

Three-Report Package: This package of three reports is available in hardcopy only. The following information is provided for a specified institution/MSA combination:

Report on Disposition of Loan Applications by Income and Race

- Compares applications by disposition and by income levels (as a percentage of the MSA median income--less than 80%, 80-99%, 100-120%, and more than 120%)
- Is subdivided by race

Report on Distribution of Loan Applications

- Provides a summary of a specific institution's activity by income and racial characteristics of the census tract within an MSA
- Covers applications for mortgage and home improvement loans and refinancings
- Provides the number of applications received, the number of loans originated, and the number of 1-4 family owner-occupied units within each category of census tract characteristics.

Census Tract Summary

- Provides the number, dollar amounts, and disposition of applications for a specific institution/MSA by census tracts
- For each census tract, the following are also provided:
 - the median housing value
 - the median age of the housing stock
 - the median age of the population
 - the minority population percentage
 - the number of owner-occupied units
 - the number of households
 - the median income (adjusted)
 - the denial rate
- Census tracts that are low- to moderate-income tracts are highlighted

The charge for non-profit organizations are priced at \$45 per requested institution/MSA, and \$75 per institution/MSA for all others. These reports are ordered as a package, not separately. (Item #008)