



## FEDERAL RESERVE BANK OF DALLAS

2200 N. PEARL ST.  
DALLAS, TX 75201-2272

September 21, 2005

**Notice 05-52**

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

### **SUBJECT**

#### **Availability of 2004 Data on Mortgage Lending Transactions**

### **DETAILS**

The Federal Financial Institutions Examination Council (FFIEC) has announced the availability of data on 2004 mortgage lending transactions at 8,853 financial institutions covered by the Home Mortgage Disclosure Act (HMDA) in metropolitan statistical areas throughout the nation. These data include disclosure statements for each financial institution, aggregate data for each metropolitan statistical area, and nationwide summary statistics regarding lending patterns, and the Loan Application Register (LAR) submitted by each institution to its supervisory agency on March 1, 2005, modified for borrower privacy.

The disclosure statements and aggregate reports are now available for public inspection at central depositories throughout the nation. The location of a central depository for a metropolitan statistical area can be obtained by calling the FFIEC at (703) 516-5588. The FFIEC distributes the disclosure statements to institutions and central depositories in electronic form only. Disclosure statements and aggregate reports are also available on the FFIEC's web site at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

### **ATTACHMENTS**

The FFIEC's press release and order form, which gives descriptions of the various reports, prices, and formats, are attached.

### **MORE INFORMATION**

For more information, please contact Diane van Gelder, Banking Supervision Department, (214) 922-6282. Previous Federal Reserve Bank notices are available on our web site at [www.dallasfed.org/banking/notices/index.html](http://www.dallasfed.org/banking/notices/index.html) or by contacting the Public Affairs Department at (214) 922-5254.



## Press Releases



Federal Financial Institutions Examination  
Council

Press Release

*For Immediate Release*

September 13, 2005

The Federal Financial Institutions Examination Council (FFIEC) today announced the availability of data for the year 2004 regarding mortgage lending transactions at 8,853 financial institutions covered by the Home Mortgage Disclosure Act (HMDA) in metropolitan statistical areas throughout the nation. The HMDA data made available today include disclosure statements for each financial institution, aggregate data for each metropolitan statistical area (MSA), nationwide summary statistics regarding lending patterns, and the Loan Application Register (LAR) submitted by each institution to its supervisory agency on March 1, 2005, modified for borrower privacy. The FFIEC prepares and distributes these data products on behalf of its member agencies--the Federal Deposit Insurance Corporation, Federal Reserve Board, National Credit Union Administration, Office of the Comptroller of the Currency, and Office of Thrift Supervision--and the Department of Housing and Urban Development.

The HMDA data made available today reflect new information collected for the first time in 2004, including information relating to loan pricing, whether a loan or application relates to manufactured housing, and whether a loan is secured by a first or subordinate lien, or is unsecured. The pricing data are intended to advance enforcement of consumer protection and anti-discrimination laws and to improve mortgage market efficiency. Loan price data and other HMDA data can be used by the agencies and others as a screening tool to identify aspects of the higher-priced mortgage market that warrant a closer look to determine whether there is abuse or discrimination. In addition, the 2004 data reflect changes in other data items, including revisions to the classification of applicants and borrowers by ethnicity and race. The changes in the data result from the Federal Reserve Board's amendments to regulations implementing HMDA (Regulation C), finalized in 2002 and effective for data collected beginning January 1, 2004. More information about the new HMDA data requirements is available at

<http://www.federalreserve.gov/boarddocs/press/bcreg/2005/20050331/attachment.pdf>

The aggregate 2004 data show that the incidence of higher-priced lending (that is, the proportion of loans that are higher-priced) varies by loan product, lender, geographic market, race, and ethnicity. The HMDA data are not, by themselves, a basis for definitive conclusions regarding whether a lender discriminates unlawfully against particular borrowers or takes unfair advantage of them. For example, the HMDA data do not include certain determinants of credit risk that some lenders consider in pricing mortgage loan products, such as the borrower's credit history, loan-to-property-value ratio, and consumer debt-to-income ratio. Conclusions from the HMDA data alone, therefore, run the risk of being unsound, which in turn may reduce the data's effectiveness in promoting HMDA's objectives. Nevertheless, the HMDA pricing data are expected to serve as a useful screening tool for identifying institutions that warrant further scrutiny.

Users of the 2004 data should be aware that transition rules established by the Federal Reserve Board for 2004 reporting of HMDA data raise important analytical issues. For this reason, the FFIEC has included a data item on each institution's modified LAR data to allow users to identify loans affected by the transition rules. In addition the 2004 data are also affected by the U.S. Office of Management and Budget's (OMB) 2003 revisions to the boundaries of MSAs. More information about the transition rules and the OMB revisions is available at <http://www.federalreserve.gov/boarddocs/press/bcreg/2005/20050331/attachment.pdf>

#### **How to obtain FFIEC-prepared HMDA data**

Lenders are required to make the disclosure statements available at their home office within three business days of receiving the statements. In addition, for other MSAs in which they have offices, lenders must either make a copy of the statements available at one branch per metropolitan statistical area or provide a copy upon written request. The disclosure statements and aggregate reports are now available for public inspection at central depositories throughout the nation. The location of the central depository for a metropolitan statistical area can be obtained by calling the FFIEC at 703/516-5588. The FFIEC distributes the disclosure statements to institutions and central depositories in electronic form only.

Disclosure statements and aggregate reports are also available today on the FFIEC web site (<http://www.ffiec.gov/hmda>). An order form gives descriptions of the various reports, prices, and formats. It is available for printing from the FFIEC web site (<http://www.ffiec.gov/hmda/orderform.htm>). Advance orders will be filled when the data become available.

Questions about a HMDA report for a specific lender should be directed to the lender's supervisory agency at the number listed below:

Federal Deposit Insurance Corporation — 877/275-3342; hearing impaired — 800/925-4618

Federal Reserve Board, HMDA Assistance Line — 202/452-2016

National Credit Union Administration, Office of Examination — 703/518-6360

Office of the Comptroller of the Currency, Compliance Policy Division — 202/874-4428

Office of Thrift Supervision, HMDA Hotline — 202/906-6342

Department of Housing and Urban Development, Office of Housing — 202/755-7530.

#### **Data on Private Mortgage Insurance**

The FFIEC also provides data from the nation's seven private mortgage insurance (PMI) companies. The 2004 PMI data include information on approximately 2.1 million applications for mortgage insurance; about 1.3 million applications were to insure home purchase mortgages, and about 650,000 were to insure mortgages to refinance existing obligations. These data are also available today--at individual PMI companies, at the central depositories in each MSA, and from the FFIEC--in the same types of reports and in the same formats as the HMDA data.

Attachment:

- [HMDA Data Order Form and Item Description](#)

**Media Contacts :**

FDIC	Frank Gresock	(202) 898- 6634
NCUA	Cherie Umbel	(703) 518- 6330
OCC	Dean DeBuck	(202) 874- 4876
OTS	Erin Hickman	(202) 906- 6913

The FFIEC was established in March 1979 to prescribe uniform principles, standards, and report forms and to promote uniformity in the supervision of financial institutions. The Council has five member agencies: the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision. The Council's activities are supported by interagency task forces and by an advisory State Liaison Committee, comprised of five representatives of state agencies that supervise financial institutions.

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
CRA/HMDA DATA ORDER FORM  
(PAYMENT INFORMATION)**

**FFIEC AND FRB USE ONLY**

FFIEC Account/Order Number: \_\_\_\_\_

Order Form Received at FRB: \_\_\_\_\_

Order Shipped by FRB: \_\_\_\_\_

*Please Print Legibly*

CONTACT NAME: \_\_\_\_\_

ORGANIZATION: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

TELEPHONE: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ EXT. \_\_\_\_\_ FAX: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Check if:  Profit  
 Non-Profit

Organization Sector:  Financial Institution  
 Government Agency  
 Media  
 Public/Other

**SHIPMENT INFORMATION (check appropriate method):**

Please ship the completed order at my expense using my overnight carrier listed below\*

Carrier Name \_\_\_\_\_ Account Number / / / / / / / / / / / / / / / /

Fourth class via United States Postal Service at no charge.

**PAYMENT INFORMATION (check appropriate method):**

~Advance payment required via check, Money Order, Visa, or MasterCard.

Check  
 Money Order

**Please make checks payable to: FFIEC**  
**Mail to:** Federal Reserve Board  
Attn: CRA/HMDA Data Request  
20<sup>th</sup> & Constitution Avenue, N.W.  
MS N502  
Washington, DC 20551-0001\*  
Phone: 202-452-2016  
Fax: 202-452-6497\*\*

\*Sending via overnight carrier will assist with the expedition of your order.  
\*\*ONLY credit payments (VISA or MasterCard) may be sent by fax.

Visa **Card Number** / / / / / - / / / / / - / / / / / - / / / / /

MasterCard **Expiration Date (mm/ccyy)** / / / - / / / / /

**Signature** (required when paying by credit card) \_\_\_\_\_ **Date** \_\_\_\_\_

**~THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. The omission of either will DELAY your order.**

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

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

SELECTION LIST There is an additional charge for each year, MSA/MD, non-MSA/MD, and/or institution requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<b>CRA Aggregate and Disclosure Reports on CD-ROM (Item #401)</b>  <b>Indicate year(s): _____, _____</b>  Note: Electronic item. Not available for years prior to 1996.		\$ 10.00	\$
<b>CRA Disclosure Statement (Item #402)</b>  <b>Indicate year(s): _____, _____</b>  (Specify Respondent ID selections in ascending order; use back of form if additional space is required.)  Indicate Institution Name: _____ Respondent/Agency ID and Zip Code: Institution Name: _____ / / / / / / / / / / - / / Zip Code: / / / / / /  Institution Name: _____ / / / / / / / / / / - / / Zip Code: / / / / / /  Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.		\$ 10.00	\$
<b>CRA Aggregate Report (Item #403)</b>  <b>Indicate year(s): _____, _____</b>  For MSA/MDs: _____, _____, _____, _____, _____, _____  For non-MSA/MD of state(s) (provide state abbreviation): _____, _____  Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MSA/MD is \$10 per year/MSA/MD; by non-MSA/MD is \$10 per year/state.		\$ 10.00	\$
<b>CRA 1996 Export Data on CD-ROM (Item #404)</b>  Note: Electronic item. Only available for 1996 data; these export data are included on the Aggregate Reports and Disclosure Statements CD-ROM (Item #401) beginning with 1997 data.		\$ 10.00	\$
<b>GRAND TOTAL/CRA ITEMS</b>			<b>\$</b>

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

- Unless otherwise specified, reports using CRA data are available beginning with 1996. CRA data generally become available by August of the year following the reporting year, and data through calendar year 2004 are now available. Please e-mail CRAHELP@FRB.GOV or view the Internet at [www.ffiec.gov/cra](http://www.ffiec.gov/cra) or refer to the CRA Assistance Line at (202) 872-7584 for the latest release of these reports.
- There is an additional charge for each year, MSA/MD, non-MSA/MD, and/or institution requested.
- Charges for duplicate requests apply.

**CRA Aggregate Report:** This report aggregates the business and farm lending information reported within an MSA/MD or statewide non-MSA/MD. For MSA/MD reports, enter the MSA/MD number for each MSA/MD desired in the space provided. **For statewide non-MSA/MDs**, enter the name of the state in the space provided. The statewide non-MSA/MD aggregate report is unique to CRA; it does not have a HMDA counterpart. This report aggregates the data for all counties in a selected state that are not part of an MSA/MD. The Aggregate Reports are distributed on hardcopy at a cost of \$10 for each MSA/MD, and non-MSA/MD/year requested. **(Item #403)** For an electronic version, see **Item #401** below. For 1996 and years thereafter, data are available via the Internet at [www.ffiec.gov/cra](http://www.ffiec.gov/cra).

**CRA Disclosure Statement:** The Disclosure Statement summarizes business and farm lending information from data that are prepared yearly by individual institutions. The Disclosure Statement is available in hardcopy at a cost of \$10.00 for each institution/year requested. **(Item #402)** For an electronic version, see **Item #401** below. For 1996 and years thereafter, data are available via the Internet at [www.ffiec.gov/cra](http://www.ffiec.gov/cra).

**CRA Aggregate and Disclosure Reports on CD-ROM:** The Aggregate Reports (by MSA/MD and non-MSA/MDs) and individual institution Disclosure Statements are available on CD-ROM at a cost of \$10.00 for the entire nation. **(Item #401)** The CRA Aggregate and Disclosure Software allows you to access reports at the MSA/MD, state, county, and institution (for disclosures only) level, print reports, and/or export the data for selected reports. Beginning with 1997, the three flat files described in the "1996 Export Data on CD-ROM" **(Item #404)** below are included on the Aggregate and Disclosure Reports CD-ROM at no additional cost.

**CRA 1996 Export Data on CD-ROM:** The CD-ROM contains three flat files, which in combination, represent all the 1996 CRA Aggregate & Disclosure report data. This CD is best used for analyzing large portions of the CRA data. Detailed information regarding each of the three files is as follows:

- 1) *TS.DAT* contains all the transmittal sheet information for the CRA reporting institutions. (The information on this file is viewable but not exportable from the Aggregate & Disclosure CD.)
- 2) *AGGR\_ALL.DAT* contains all the MSA/MD Aggregate report data.
- 3) *DISC\_ALL.DAT* contains all the individual Disclosure Statement report data.

The Transmittal Sheet file (TS.DAT) and CRA data files (AGGR\_ALL.DAT and DISC\_ALL.DAT) are ASCII files with fixed record lengths. **NOTE:** The file specifications for each of the individual Aggregate & Disclosure tables have been included in a write file on the CD-ROM. The CD-ROM (for 1996 only) is available at a cost of \$10.00. **(Item #404)**



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

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<p align="center"><b>SELECTION LIST</b> There is an additional charge for each year requested (see attached item descriptions)</p>	<p align="center"><b>QTY</b></p>	<p align="center"><b>UNIT COST</b></p>	<p align="center"><b>TOTAL</b></p>
<p><b>Census Data on CD-ROM (Item #303)</b></p> <p><b>Indicate year(s): _____, _____</b></p> <p>Note: Not available from FFIEC for years prior to 2002.</p>		<p align="center">\$ 10.00</p>	<p align="center">\$</p>
<p align="right"><b>GRAND TOTAL/CENSUS DATA ITEMS</b></p>			<p align="center">\$</p>

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
CENSUS DATA ORDER FORM  
ITEM DESCRIPTIONS**

- Census data generally become available in the second quarter of the current year, and data through calendar year 2005 are now available. Please e-mail [HMDAHELP@FRB.GOV](mailto:HMDAHELP@FRB.GOV) or view the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) or refer to the HMDA Assistance Line at (202) 452-2016 for the latest release of the Census data.
- There is an additional charge for each year requested.

**Census Information and Census Data on CD-ROM:** This is the nationwide census data used as input to HMDA and CRA processing. Data are distributed on CD-ROM. The CD-ROM, with software for the PC, contains the same data that was previously on the cartridge tape. It also includes printable reports and an option to export data to spreadsheet or text formats. The **Census Tract Listing (Item #003)**, **MSA/MD Median Family Income Listing (Item #004)**, **Counties Located in Non-Metro Areas Listing (Item #004a)**, and **Census--Geography Only (Item #105)** can be produced from the CD-ROM. Those interested in data distributed on cartridge tape or CD-ROM for years prior to 2002 should contact the National Technical Information Service (NTIS) at [www.NTIS.gov/products/specialty/banking/hmda.asp](http://www.NTIS.gov/products/specialty/banking/hmda.asp). For 1997 and years thereafter, Census data are also available via the Internet ([www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)).

The charge for the CD-ROM is \$10.00 (**Item #303**).

Note: 2000 census tracts were used for processing data for 2003 and subsequent years.

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

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number:** \_\_\_\_\_

<b>SELECTION LIST</b> There is an additional charge for each year, MSA/MD, institution requested (see attached item descriptions)	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<p><b>Disclosure Statement (Item #001)</b></p> <p><b>Data Type</b> (see box on page 9): <b>HMDA</b>____, <b>PMIC</b>____</p> <p><b>Indicate year(s):</b> _____, _____</p> <p>(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)</p> <p>Indicate Institution Name:                      Respondent/Agency ID and Zip Code:</p> <p>Institution Name: _____ /_/_/_/_/_/_/_/_/_/_/_/_/_/_/_/_/</p> <p style="text-align: right;">Zip Code: /_/_/_/_/</p> <p>Institution Name: _____ /_/_/_/_/_/_/_/_/_/_/_/_/_/_/_/_/</p> <p style="text-align: right;">Zip Code: /_/_/_/_/</p> <p>Note: Only available for HMDA years 1990 – 1996 and PMIC years 1994 – 1996. Beginning with the release of calendar year 2004 data in 2005, the hardcopy report will no longer be available. Cost of hardcopy report by institution is \$50 per year/institution.</p>		\$ 50.00	\$

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

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<b>SELECTION LIST</b> <b>There is an additional charge for each year requested</b> <b>(see attached item descriptions)</b>	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<p>___ <b>LAR &amp; TS Raw Data on CD-ROM (Item #102b)</b></p> <p><b>Indicate year(s):</b> _____, _____, _____</p> <p><b>Data Type</b> (see box on page 9): <b>HMDA</b>____, <b>PMIC</b>____</p> <p>Note: Not available from FFIEC for HMDA years prior to 2002. Not available for PMIC years prior to 1995.</p>		\$50.00	\$
<p>___ <b>Reporter Panel (Item #103)</b></p> <p><b>Indicate year(s):</b> _2002_</p> <p><b>Data Type</b> (see box on page 9): <b>HMDA</b>____, <b>PMIC</b>____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p>Note: All reporter panel data, except the reporter's agency group code and parent information (where appropriate) are included on the LAR &amp; TS Raw Data and the Aggregate &amp; Disclosure (A&amp;D) CD-ROMs for 1997 – 2002. Beginning with 2003 and years thereafter, all data on the cartridge tape are included on the raw data and A&amp;D CD-ROMs and the reporter panel cartridge tape product is not available.</p> <p>Note: This product is only available for HMDA reporting year 2002 from the FFIEC.</p>		\$150.00 (cartridge)	\$
<p><b>Aggregate and Disclosure Reports on CD-ROM (Item #302)</b></p> <p><b>Indicate year(s):</b> _____, _____</p> <p><b>Data Type</b> (see box on page 9): <b>HMDA</b>____, <b>PMIC</b>____</p> <p>Note: Not available from FFIEC for HMDA years prior to 2002. Not available for PMIC years prior to 1994.</p>		\$10.00	\$
<b>GRAND TOTAL/HMDA ELECTRONIC ITEMS</b>			<b>\$</b>

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

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<b>SELECTION LIST</b> <b>There is an additional charge for each year requested</b> <b>(see attached item descriptions)</b>	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<p><b>A Guide to HMDA Reporting: Getting It Right!</b></p> <p><b>Indicate year(s):</b> _____, _____</p> <p>Note: The most current edition dated January 1, 2004, is available in paper format (Item #010) or on the Internet at <a href="http://www.ffiec.gov/hmda">www.ffiec.gov/hmda</a>. There is limit of 10 copies per person.</p> <p>The 2003 edition is only available on the Internet.</p> <p>The 1998 edition used for calendar year 2002 data is available in paper format (Item #010) or on the Internet.</p>		\$ 5.00	\$
<b>GRAND TOTAL/HMDA PREPARATION ITEMS</b>			<b>\$</b>

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

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August/September of the year following the reporting year, and data through calendar year 2004 are now available. Reports using census data and the HUD Median Family Income numbers become available earlier in the year. Please e-mail HMDAHELP@FRB.GOV or view the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) or refer to the HMDA Assistance Line at (202) 452-2016 for the latest release of these reports.
- There is an additional charge for each year, MSA/MD, and/or institution requested.
- Charges for duplicate requests apply.

Seven Private Mortgage Insurance Companies (PMIC), formerly known as Mortgage Insurance Companies of America (MICA) have a voluntary agreement with the FFIEC to compile and provide data on mortgage insurance applications. Beginning in 1999, the number was reduced from eight to seven companies. These data are available beginning with data for calendar years 1994 through 2004, unless otherwise noted in the item description. The FFIEC makes the PMIC data available in products and formats similar to those for the HMDA data. The following items are available for PMIC data: Disclosure Statements (Item #001); Aggregate Reports (Item #002); the National Aggregate Report (Item #005); LAR & TS Raw Data (Item #102); and Aggregate and Disclosure Reports on CD-ROM (Item #302). The data are collected annually, and charges do not differ from the FFIEC data. When ordering items, be sure to specify the data type. The FFIEC HMDA data include those institutions required to report HMDA under Regulation C, and the PMIC data include the mortgage insurers reporting private mortgage insurance data as agreed upon with the FFIEC.

**Aggregate and Disclosure Reports on CD-ROM:** The Aggregate Reports and individual lender Disclosure Statements for each MSA/MD are available from the FFIEC on CD-ROM at a cost of \$10 for years 2001 and forward only. **(Item #302)** For 1997 and years thereafter, Aggregate and Disclosure data are also available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

The Aggregate and Disclosure Reports on CD-ROM are also available from the FFIEC for PMIC data. These data are not available prior to 1994 (see above box). For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda/online\\_rpts.htm](http://www.ffiec.gov/hmda/online_rpts.htm).

**Aggregate Report:** This report is sorted by MSA/MD. The report aggregates the mortgage and home improvement lending information within an MSA/MD, regardless of whether the institution has a home or branch office in that MSA/MD. It is in the same format as the disclosure statement; however, individual institution's data cannot be identified. The Aggregate Reports are available from the FFIEC only on CD-ROM for years 2002 and forward at a cost of \$10 for each MSA/MD requested **(see Item #302)**. Those interested in the Aggregate Reports for years prior to 2002 should contact the National Technical Information Service at [www.NTIS.gov/products/specialty/banking/hmda.asp](http://www.NTIS.gov/products/specialty/banking/hmda.asp). For 1997 and years thereafter, aggregate data are also available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

The Aggregate Reports are also available for PMIC data, however, they are not available prior to 1994 (see above box). Data on CD-ROM are available from the FFIEC for years 1994 and forward at a cost of \$10. For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda/online\\_rpts.htm](http://www.ffiec.gov/hmda/online_rpts.htm).

**A Guide to HMDA Reporting: Getting It Right:** The Guide was developed to assist those who prepare the HMDA report for their institutions. It also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The Guide 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/MD, State, and County codes. Appendices include Regulation C: the Instructions for Completion of the HMDA-LAR; Form and Instructions of the Government Monitoring Information; and the Staff Commentary on Regulation C.

The most recent edition of the HMDA Guide dated January 1, 2004 is available in paper format and via the web ([www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)). This edition lists additional MSA/MD changes made by OMB in December 2003. An insert page was added to the paper copies of the 2004 HMDA Guide to reflect these changes.

The 2003 edition of the HMDA Guide dated January 1, 2003 is available via the web ([www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)). It contains minor differences from the 1998 edition and is to be used for collecting and processing calendar year 2003 data.

The 1998 edition of the HMDA Guide is offered in paper format and on the Internet ([www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)). A Guide Information Letter that highlighted the major changes for the 2002 processing year is on the FFIEC web site. If you must refile HMDA data for calendar year 2002, the 1998 edition along with the 2002 information letter should be used for guidance on collecting and reporting the data.

**Disclosure Statement:** The Disclosure Statement summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. For 1996 and years thereafter, a supplemental report discloses data for property located outside of MSA/MDs in which the institution has a home or branch office. The Disclosure Statement is available from the FFIEC in hardcopy for years 1990 – 1996 at a cost of \$50.00 (**Item #001**). Beginning with the release of calendar year 2004 data in 2005, distribution on hardcopy will no longer be offered from the FFIEC. The Disclosure Statement is also available from the FFIEC on CD-ROM for years 2002 and forward at a cost of \$10 (**Item #302**). For 1997 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

The Disclosure Statements are also available for PMIC data, however, they are not available prior to 1994 (see box on page 9). Hardcopy reports are available from the FFIEC for years 1994 – 1999 at a cost of \$50. The Disclosure Statement is also available from the FFIEC on CD-ROM for years 1994 and forward at a cost of \$10 (**Item #302**). For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda/online\\_rpts.htm](http://www.ffiec.gov/hmda/online_rpts.htm).

**Loan Application Register (LAR) and Transmittal Sheet (TS) Raw Data on CD-ROM:** 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 refinances) and home-improvement loans for each calendar year. The 2004 LAR data total over 33.6 million records and 8,853 TSs. The following should be noted:

- Data are not certified as error free.
- For reasons of privacy, the two date fields and loan application numbers are omitted from each record.
- To form a unique identifier for an institution, 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. For additional information, review the file formats located under the Information tab on the CD-ROM.

LAR and TS data are distributed from the FFIEC on CD-ROM at a cost of \$50.00 for years 2002 and forward only (**Item #102b**). Those interested in this data distributed on cartridge tape or CD-ROM for years 1990 - 2001 should contact the National Technical Information Service ([www.NTIS.gov/products/specialty/banking/hmda.asp](http://www.NTIS.gov/products/specialty/banking/hmda.asp)).

All Reporter Panel (Item #103) data, except the reporter's agency group code and parent information (where appropriate) are included on the LAR & TS Raw Data CD-ROM for 1997 – 2002. Beginning with 2003 and years thereafter, all panel data on the cartridge tape are included on the raw data CD-ROM, and the reporter panel cartridge tape product is not available.

The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MSA/MD, 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 from the FFIEC for PMIC data beginning with 1995 (see box on page 9).

**National Aggregate Reports:** These reports are a nationwide summation of the individual MSA/MD Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. For 1997 and years thereafter, HMDA data are available on the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). Those interested in this data distributed on cartridge tape or CD-ROM for years 1990 – 2001 should contact the National Technical Information Service ([www.NTIS.gov/products/specialty/banking/hmda.asp](http://www.NTIS.gov/products/specialty/banking/hmda.asp)).

The National Aggregate Reports are also available from the FFIEC for PMIC data for calendar years 1994 – 1999 at a cost of \$50. For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda/online\\_rpts.htm](http://www.ffiec.gov/hmda/online_rpts.htm).

**Reporter Panel:** This is the universe of all institutions that reported under HMDA. The Reporter Panel information is taken from the database at the same time that the final aggregate and disclosure reports are prepared for the institutions, central depositories, and the public. From 1997 – 2002 all panel data except the reporter's agency group code (other lender code) and parent information (where appropriate) were included on the LAR and TS Raw Data CD-ROM.

Beginning with 2003 and years thereafter, the reporter panel product on cartridge tape is not available for purchase via the FFIEC Data Order Form. Instead, a fixed flat file (ReporterPanel.dat) that contains the panel data and additional information from the transmittal sheet is included on the LAR and TS Raw Data and Aggregate and Disclosure Reports CD-ROMs.

For year 2002, the HMDA reporter panel product on cartridge tape is available from the FFIEC for \$150. A format description is included with each order (Item #103). Those interested in the HMDA reporter panel information for years 1990 – 2001 should contact the National Technical Information Service ([www.NTIS.gov/products/specialty/banking/hmda.asp](http://www.NTIS.gov/products/specialty/banking/hmda.asp)).

The majority of the PMIC Reporter Panel data are also available from the FFIEC for calendar years 1994 and thereafter. PMIC reporters do not report parent information or assets. All the necessary panel information has been included in a fixed flat file (PMICInfo.dat) on the PMIC TS and LAR Raw Data and Aggregate and Disclosure CD-ROMs since 1997.