

## Home Mortgage Disclosure Act (HMDA) Lender File

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### 1990–2017 Filing Years

The HMDA Lender File provides information for all lenders that filed a Home Mortgage Disclosure Act (HMDA) report at any time from 1990 through 2017. Each lender's HMDA ID is matched to information in the Federal Reserve System's National Information Center (NIC) system, Federal Financial Institutions Examination Council (FFIEC) and National Credit Union Administration (NCUA) Call Reports and the Federal Home Loan Bank (FHLB) membership directory for each filing year. The HMDA ID is also matched to the FFIEC's list of Community Reinvestment Act (CRA) wholesale, limited-purpose and strategic plan institutions, and CRA exam results.

A key objective of the Lender File is to attempt to reconcile the name of each HMDA-filing institution, in order to connect institutions under the same parent company and to link the HMDA records to other lender-level data sets. The transmittal sheet accompanying each HMDA filing contains the year, name, address, and HMDA ID (HMPRID) of each filer. In most — but not all — instances, this is sufficient to uniquely identify the filer. We try to reconcile these inconsistencies with rules that generally prioritize the name. Reconciliation often relies on how the filer reported in other years. Once reconciled, we provide the NIC Research, Statistics, Supervision, and Discount (RSSD) identifier for the filer, their direct parent (if any), and organization "high holder."

Matches and associations among depositories are derived from the Federal Reserve NIC system. Such matches are more difficult with nondepositories (generally independent mortgage companies). In years past, the NIC system assigned an RSSD identifier to all independent mortgage companies filing HMDA. This has not been the case in recent years, though, resulting in an increasing number of filers that are not in the NIC system for 2015 on. Even when they were assigned a NIC identifier, the NIC system generally did not track associations among nondepositories. We attempt to identify such associations (e.g., joint ownership) using information available on the Internet, but this process is incomplete and surely misses some.

The second feature of the lender file is that we identify the likely CRA-covered institution (ENTITY) associated with each filer. If the HMDA filer is a depository, the match is straightforward (ENTITY=RSSD). If the filer is a subsidiary of a bank or thrift, the HMDA filer is matched to the parent institution (the one likely to be subject to a CRA exam). 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 be in existence at the end of the calendar year. In some cases, however, institutions merge into another institution during the year but still file a

separate HMDA report. In this case, the CRA assignment (ENTITY) of the acquiring institution is assigned. Thus, all ENTITY matches that we show are to institutions *in existence on December 31 of the filing year* (according to the NIC system). Once matched, the institution ID enables us to merge data in from the FFIEC public record of CRA exams. (Credit unions are not subject to CRA exams; nevertheless, we assign them an ENTITY ID using the same criteria as other depositories.)

Public HMDA data are available from two different sources. Data for the period 1990 to 2014 are available from the [National Archives](#). By statute, lenders covered by HMDA are required to publicly release loan-/application-level (LAR) data for a calendar year by March 31 of the year following. Traditionally, FFIEC regulators aggregated these records into a single public release several months later. The loan-/application-level FFIEC release was accompanied by a transmittal sheet (TS) file summarizing lender information. After that release, internal regulator HMDA files (LAR and TS) continued to be modified to reflect error corrections for about two years, upon which the files were frozen and termed the “ultimate” files. The ultimate files were not released to the public, only the initial release.

When the FFIEC regulators posted data to the National Archives, they made the decision to make available both the initial and ultimate HMDA releases. It is our belief that the ultimate files are the best choice to use for analysis and research. Many of the error corrections were significant and make for more accurate data. Consequently, for this lender file, we base the file on the ultimate TS files in the archive for the years up to 2014. In a few cases, particularly in 1990 and 1991, the TS and LAR files do not align exactly. In these instances, we exclude lenders that did not have at least one LAR record for that year. Finally, we exclude a small number of lenders that should not have been in the LAR records: seven mortgage insurance companies reporting only in 2010 (CODE 8); CODE 1 and HMPRID 0000000002 in 1993; and CODE 4 and HMPRID 0000003585 in 1991 — the latter two are fake records.

HMDA data are also available for the years 2007 to 2017 from the CFPB/FFIEC website. These data, except for 2017, represent only the initial public release. Data for both the initial and ultimate releases are available for 2017. The HMDA Lender File includes linkages to these files as well as those in the National Archives. Consequently, for the years 2007–2014 and 2017 we provide a link to records in both the initial and ultimate TS files. For 2015 and 2016, only the initial TS is available. Again, if the LAR and TS files do not align exactly, we exclude lenders when they have no records in the applicable LAR.

HMDA data expanded dramatically in 2018 to cover more fields and more kinds of loans. In addition, the identification fields for reporters changed to LEI, whereas before 2018, the unique key for a reporter in a given year was HMDA ID and agency code. For lender information in 2018 or later, a HMDA Lender File similar to this one is also available through the Federal Reserve Bank of Philadelphia’s Consumer Finance Institute.

**Finally, we point out that this file is not an “official” record. It is our estimate of lender characteristics derived from the publicly posted official HMDA filings. These are our best estimates, but may, in some cases, be wrong. Please use the file in that spirit.**

Field Name	Field Description
<b>Variables Supplied by Filer in the Transmittal Sheet</b>	
<b>YEAR</b>	<b>Reporting Year</b>  HMDA filing year, ranging 1990–2017.
<b>HMPRID</b>	<b>HMDA Reporter ID</b>  HMDA lender code in the initial TS filing (10-character alphanumeric with leading zeros and dashes).
<b>HMPDYN</b>	<b>Simplified HMDA Reporter ID</b>  HMDA lender code (10-character alphanumeric with no leading zeros or dashes).  This field is populated for 2017 only and is needed to match the ultimate (three-year) LAR where leading zeros and dashes were removed from HMPRID file (not used for the initial file).
<b>TAXID</b>	<b>Tax ID (Filer, TS)</b>  Ten-digit alphanumeric tax ID for the HMDA filer.  Not available for 1990 or 1991.
<b>CODE</b>	<b>Regulatory Agency Code (Filer, TS)</b>  The regulatory agency with which the lender filed its HMDA data (generally their primary supervisor). For 1990 and 1991, if the original code in the TS or LAR is “B” it is set to “2,” “C” is set to “3,” “D” is set to “4,” and “E” is set to 5.  1=OCC 2=FRB 3=FDIC 4=OTS 5=NCUA 7=HUD 9=CFPB
<b>NAMET</b>	<b>Name (Filer, TS)</b>  Name of filer (30-character alphanumeric).  For 2017, this includes the name from the initial TS file, as it is more accurate than the FFIEC ultimate TS file, which contains information mistakenly taken from another reporting field.
<b>PLACET</b>	<b>Headquarters County (Filer, TS)</b>  City of filer (25-character alphanumeric).
<b>STATET</b>	<b>Headquarters State (Filer, TS)</b>  Two-digit FIPS (GNIS) code of the state of the lender (e.g., 06=California)

<b>Derived Variables Related to the Filer (Source: NIC)</b>	
<b>SEQINS</b>	<p><b>Lender Sequence Number</b></p> <p>An index variable which can be used to track lenders between the Legacy 1990–2017 Lender file and the 2018–2024 version. SEQINS carries across years. Hence if SEQINS is the same for filings in the 1990–2017 and 2018–2024 files, then it is deemed to be the same filer.</p>
<b>TYPE</b>	<p><b>Institution Type (Filer, NIC)</b></p> <p>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 or 200. A noncommercial bank depository (thrift) has a charter code of 300, 310, 320, or 340. A credit union has a charter code of 330. Given for all filers:</p> <p>10=commercial bank  11=commercial bank subsidiary  12=subsidiary of a bank or financial holding company  13=failed commercial bank with no successor (entity=0)  14=US branch of a foreign bank (entity is RSSD of the branch)  20=noncommercial bank depository (industrial bank, savings bank, savings and loan, cooperative bank)  21=noncommercial bank depository subsidiary  22=subsidiary of a thrift holding company  23=failed thrift institution with no successor (entity=0)  30=credit union  31=subsidiary of a credit union  32=credit union service company owned by three or more credit unions  33=failed credit union with no successor (entity=0)  40=independent mortgage bank  41=independent mortgage bank affiliated with a depository or subsidiary of a nonbank holding company which also has a bank subsidiary</p>
<b>RSSD</b>	<p><b>RSSD ID (Filer, NIC)</b></p> <p>Federal Reserve Board ENTITY number (RSSD9001) for the HMDA filer as provided by the FFIEC NIC system. For almost all depositories, this variable is the same as ENTITY below. The exceptions are institutions that are acquired during the reporting year. In this instance, RSSD will be the ID of the acquired institution and ENTITY the ID of the surviving institution at the end of the year. Also, RSSDHH (below) will be the regulatory high holder of the acquired institution and ORG the end-of-year high holder. For depository subsidiaries and HUD/CFPB filers, RSSD is the ENTITY of the HMDA reporter. Users may check the National Information Center website to obtain the organizational hierarchy and history association with RSSD. In a few instances, RSSD will be zero because the filer is not in the NIC system.</p>
<b>NAMER</b>	<p><b>Name (Filer, NIC)</b></p>

	Name of the institution RSSD as reported in NIC (30-character alphanumeric).
<b>FORER</b>	<p><b>Entity Type (Filer, NIC)</b></p> <p>ENTITY type for the HMDA filer RSSD as defined by the Federal Reserve NIC database (RSSD9346) for ENTITY. NA if RSSD=0.</p> <p>AGI Agreement Corporation — Investment  BHC Bank Holding Company (domestic)  CPB Cooperative Bank  CSA Covered Savings Association  DEO Domestic Entity Other (nondepositories, includes mortgage co.)  FBH Bank Holding Company (foreign)  FBK Foreign Bank  FBO Foreign Banking Organization  FCU Federally Chartered Credit Union  FEO Foreign Entity Other (nondepository)  FSB Federal Chartered Savings Bank  FHD Financial Holding Company (domestic)  FHF Financial Holding Company (foreign)  FNC Finance Company  FSB Federal Chartered Savings Bank  IFB Insured Federal Chartered Branch of a Foreign Banking Organization  INB Internation Nonbank Subsidiary of Domestic Bank  ISB Insured State Chartered Branch of a Foreign Banking Organization  MTC Nondeposit Trust Company Member of Federal Reserve  NAT National (Federal) Chartered Commercial Bank  NMB State Chartered Commercial Bank not a Member of the Federal Reserve  SAL Savings &amp; Loan Association  SBD Securities Broker/Dealer  SCU State Chartered Credit Union  SLH Savings and Loan Holding Company  SMB State Chartered Commercial Bank also a Member of the Federal Reserve  SSB State Chartered Savings Bank  UFB Uninsured Federal Chartered Branch of a Foreign Banking Organization  USA Uninsured State Chartered Agency of a Foreign Banking Organization  USB Uninsured State Chartered Branch of a Foreign Banking Organization.</p>
<b>CHARTR</b>	<p><b>Charter Class (Filer, NIC)</b></p> <p>This variable represents the institution charter class for ENTITY as shown in the NIC database for December 31 of the filing year (RSSD9048).</p> <p>0=Unknown (generally a foreign bank branch)  110=Government Entity (Farm or Ag Credit)  200=Commercial Bank  300=Savings Bank  310=Savings &amp; Loan Association  320=Cooperative Bank  330=Credit Union  340=Industrial Bank (includes thrift &amp; loan and Morris Plan banks)  370=Corporate Credit Union  400=Edge or Agreement Corporation</p>

	500=Non-ESOP Holding Company (domestic, foreign, or S&L) 550=Insurance Company/agent/broker 610= Employee Stock Ownership Plan/Trust (ESOP/ESOT) 700=Securities Company Dealer/Broker 710=Utility or Electric company 720=Other Nondepository (includes mortgage companies).
<b>PLACER</b>	<b>Headquarters City (Filer, NIC)</b>  City of the headquarters of the HMDA filer RSSD according to NIC records (25-character alphanumeric). NA if RSSD=0.
<b>STATER</b>	<b>Headquarters State (Filer, NIC)</b>  Two-digit FIPS code of the state of the headquarters of the HMDA filer RSSD according to NIC records. NA if RSSD=0.
<b>COUNTYR</b>	<b>Headquarters Couty (Filer, NIC)</b>  Three-digit FIPS code of the county of the headquarters of the HMDA filer RSSD according to NIC records. NA if RSSD=0.
<b>RSSDP</b>	<b>RSSD ID (Parent, NIC)</b>  Federal Reserve Board ENTITY number (RSSD9001) for the direct parent of the HMDA filer, as provided by NIC. If RSSDP is zero, then the filer has no parent, or the direct parent is unknown.
<b>NAMEP</b>	<b>Name (Parent, NIC)</b>  Name of the institution RSSDP as reported in NIC (18-character alphanumeric).
<b>RSSDHH</b>	<b>RSSD ID (High Holder, NIC)</b>  Federal Reserve Board ENTITY number (RSSD9001) for the regulatory high holder of the HMDA filer as provided in NIC. If RSSDHH is zero, then the filer has no parent. For most depositories RSSDHH will be the same as ORG below.
<b>NAMEHH</b>	<b>Name (High Holder, NIC)</b>  Name of the institution RSSDHH as reported in NIC (18-character alphanumeric).
<b>Derived Variables Related to CRA Association</b> <b>(Sources: NIC and Call Reports, as of end of year)</b>	
<b>ENTITY</b>	<b>Entity Number (CRA Institution)</b>  Federal Reserve Board ENTITY number (RSSD9001) for the institution associated with the filer most likely to be subject to CRA compliance. If the filer is a commercial bank, thrift, credit union, or the subsidiary of one, it is the ENTITY of the depository. 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 31 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 ENTITY will be the ENTITY number of the acquiring institution. For independent mortgage banks, ENTITY is set to zero unless additional information indicates that the mortgage bank is a subsidiary or affiliate of a commercial bank, thrift, or credit union. Comparable rules are applied to credit unions even though they are not subject to the CRA. All variables in this section are missing if ENTITY=0.
<b>NAME</b>	<b>Name (CRA Institution)</b>  Name of the institution ENTITY as reported in NIC (30-character alphanumeric).
<b>FORE</b>	<b>Entity Type (CRA Institution)</b>  ENTITY type as defined by the Federal Reserve NIC database (RSSD9346) for ENTITY. Same codes as FORER above.
<b>PLACE</b>	<b>Headquarters City (CRA Institution)</b>  City of the headquarters of the institution ENTITY according to NIC records (25-character alphanumeric).
<b>STATE</b>	<b>Headquarters State (CRA Institution)</b>  Two-digit FIPS code of the state of the headquarters of the institution ENTITY according to NIC records.
<b>COUNTY</b>	<b>Headquarters County (CRA Institution)</b>  Three-digit FIPS code of the county of the headquarters of the institution ENTITY according to NIC records.
<b>INSURE</b>	<b>Deposit Insurance Code (CRA Institution)</b>  Deposit insurance code for ENTITY as shown in the NIC database for December 31st of the filing year.  0=no deposit insurance 3=NCUSIF (National Credit Union Share Insurance Fund) 5=Other insurance (e.g. Puerto Rico) 7=FDIC insured (DIF)
<b>MINBNK</b>	<b>Minority- or Women-Owned Bank Flag (CRA Institution)</b>  Majority-owned by Minorities or Women. Given for all commercial banks and thrifts with ENTITY. From the NIC database.  0=not majority-owned by minorities or women 1=Black-owned 5=Women-owned 10=Hispanic-owned 20=Asian-owned 30/31/33=Native American-owned
<b>CERT</b>	<b>FDIC Certificate Number (CRA Institution)</b>



	Zero for all institutions that are not insured.
<b>OCC</b>	<b>Comptroller of the Currency (OCC) Charter Number (CRA Institution)</b>  Given for all national banks. Zero otherwise.
<b>THRIFT</b>	<b>Thrift ID Number (CRA Institution)</b>  Given for all institutions that are members of the Home Loan Bank system. Zero otherwise.
<b>NCUA</b>	<b>Credit Union ID Number (CRA Institution)</b>  Given for all credit unions except state credit unions in Puerto Rico. Zero otherwise.
<b>BHCFOR</b>	<b>Foreign Bank Payment Group Number (CRA Institution)</b>  Corresponds to RSSD9360. Assigned to commercial banks that are common subsidiaries of a foreign bank although not necessarily part of the same US bank holding company. Zero otherwise.
<b>BHC</b>	<b>Commercial Bank Holding Company Number (CRA Institution)</b>  The number given is the regulatory high holder assigned to ENTITY (RSSD9348). Zero if the institution is not part of a bank holding company.
<b>THC</b>	<b>Thrift Holding Company Number (CRA Institution)</b>  Zero if the institution is not part of a thrift holding company.
<b>ASSETS</b>	<b>Assets in Reporting Year (CRA Institution)</b>  Total assets of the institution ENTITY in \$1,000s as reported in Call Reports as of December 31 of the reporting year.
<b>ASSETL</b>	<b>Assets in Previous Reporting Year (CRA Institution)</b>  Total assets of the institution ENTITY in \$1,000s as reported in Call Reports as of December 31 of the previous reporting year.
<b>CRA</b>	<b>CRA Institution Type (CRA Institution)</b>  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. Based on ENTITY. This only applies to commercial banks and thrifts and is a designation that the institution specifically has to have asked for.  0=none 1=CRA wholesale institution 2=CRA limited-purpose institution 3=CRA strategic plan institution
<b>CRADATE</b>	<b>CRA Exam Date (CRA Institution)</b>  A variable indicating the date of the completion of the most recent CRA examination as of each filing year. Based on ENTITY and not given for credit unions. The exam is allowed to extend three months into the next



	calendar year (e.g., until April 1, 2014, for 2013 filers). The exam must be within five years of the HMDA filing year. A value of zero means no exam met these requirements.
<b>CRARATE</b>	<b>CRA Exam Rating (CRA Institution)</b>  Assigned CRA rating for ENTITY in the most recent exam.  0=none 1=Outstanding 2=Satisfactory 3=Needs to improve 4=Substantial noncompliance
<b>CRAMETH</b>	<b>CRA Exam Method (CRA Institution)</b>  Exam method for ENTITY for the most recent CRA exam.  1=Large bank 2=Small bank 3=Strategic Plan 4=Wholesale/Limited-Purpose 6=Assessment Factor 7=Not reported
<b>FHLB</b>	<b>Federal Home Loan Bank (CRA Institution)</b>  A variable indicating the number of the Federal Home Loan Bank if the HMDA filer is a member at the end of year. Based on ENTITY.  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)
<b>FHLBID</b>	<b>Federal Home Loan Bank ID (CRA Institution)</b>  Home Loan Bank System ID if the HMDA filer is a member at the end of the year. Based on ENTITY.
<b>HUD</b>	<b>HUD Subprime or Manufactured Home Specialized Lender</b>  Indicates whether the HMDA filer is classified as a subprime- or manufactured home-specialized lender in that year. The designation was informal and performed by the US Department of Housing and Urban Development. The historical classifications were changed somewhat in

	<p>2003, so information for some institutions may differ from that reported in previous files. This variable is populated for 1993–2005 only.</p> <p>0=none 1=subprime 2=manufactured home (not shown for 2004 and 2005, since HMDA reporting captures this classification for 2004+ in the Loan/Application Register data)</p>
<p><b>Derived Variables Related to Filer's Organization</b> (Sources: NIC and Call Reports, as of end of year)</p>	
<b>ORG</b>	<p><b>Organization ID</b></p> <p>A unique ID number created to group HMDA filers into an organization of common ownership based on the filer's status as of the end of the filing year. For most filers, ORG will be the regulatory high holder (RSSDHH above) or, if the institution has no parent, ORG will equal RSSD. In a small number of cases, such as when an institution merged during the filing year, ORG will be the FRB RSSD number of the high holder at the end of the year. In some cases where RSSD=0 and the filer is not in NIC, it ORG will be assigned an arbitrary <i>negative</i> number (generally the negative of SEQINS+20000). This number will be constant over time. If it is determined that two HMDA filers where RSSD=0 are affiliated, they will be assigned the same ORG value (generally the negative of SEQINS+20000 of the oldest filer).</p>
<b>NAMEOR</b>	<p><b>Name (Organization)</b></p> <p>Name of the organization ORG. If an organization hierarchy cannot be determined (generally independent mortgage banks where ORG is negative) then NAMEOR is set to "UNKNOWN." Otherwise, it is the Name of ORG as reported in NIC.</p>
<b>FOREOR</b>	<p><b>Entity Type (Organization)</b></p> <p>ENTITY type for ORG as defined by the Federal Reserve NIC database (RSSD9346). Same codes as FORE above. Set to "DEO" if ORG is not in NIC.</p>
<b>CHAROR</b>	<p><b>Charter Class (Organization)</b></p> <p>The variable represents the charter class for ORG as shown in the NIC database for December 31 of the filing year (RSSD9048). Same codes as CHARTR above. Set to 720 if ORG is not in NIC.</p>
<b>ASSORG</b>	<p><b>Assets in Reporting Year (Organization)</b></p> <p>Total assets of the organization ORG in \$1,000s as reported in Call Reports as of December 31 of the reporting year. For holding companies, it is the sum of the bank and thrift assets for those in the holding company.</p>

<b>REAL14</b>	<b>Real Estate Mortgages (Organization)</b>  Total stock of 1–4 family real estate mortgages of ORG in \$1,000s as reported in Call Reports as of December 31 of the reporting year. For holding companies, it is the sum of the bank and thrift real estate mortgage dollars for those institutions in the holding company.
<b>Derived Variables Summarizing HMDA Loans and Applications in Filing Year (Source: HMDA Loan/Application Register)</b>	
<b>LARSNAP</b>	<b>LAR Records in Snapshot</b>  Total count of records for the filer in the original “Snapshot” posting.
<b>LAR</b>	<b>LAR Records</b>  Total count of records for the filer in the most up-to-date LAR (applies to all variables in this section except LARSNAP).
<b>PURC</b>	<b>Purchased Loans</b>  Total number of purchased loans in the filing year in the LAR (action-taken code of 6).
<b>PURCD</b>	<b>Average Size of Purchased Loans</b>  Average dollar size (in \$1,000s) of purchased loans in the filing year in the LAR.
<b>APPL</b>	<b>Loan Applications</b>  Total number of loan applications in the filing year in the LAR (any action-taken code except 6). Includes requests for preapprovals in 2004 or later.
<b>APPLD</b>	<b>Average Size of Loan Applications</b>  Average dollar size (in \$1,000s) of loan applications in the filing year in the LAR.
<b>APPLM</b>	<b>Loan Applications from Minorities</b>  Total number of loan applications in the filing year in the LAR from minorities (race of the applicant or coapplicant is coded 1,2,3,4, or 6 in years prior to 2004). For 2004 and later this includes applicants or coapplicants with Hispanic ethnicity as well.
<b>APPLDM</b>	<b>Average Size of Loan Applications from Minorities</b>  Average dollar size (in \$1,000s) of loan applications in the filing year in the LAR from minorities.
<b>ORIG</b>	<b>Loans Originated</b>  Total number of loan originations in the filing year in the LAR (action-taken code of 1).
<b>ORIGD</b>	<b>Average Size of Loans Originated</b>

	Average dollar size (in \$1,000s) of loan originations in the filing year in the LAR.
<b>ORIGM</b>	<b>Loans Originated to Minorities</b>  Total number of loan originations in the filing year in the LAR to minorities.
<b>ORIGDM</b>	<b>Average Size of Loans Originated to Minorities</b>  Average dollar size (in \$1,000s) of loan originations in the filing year in the LAR to minorities.
<b>Other Variables</b>	
<b>ENTFUT</b>	<b>Entity Number in Next Year</b>  Federal Reserve Board ENTITY number (RSSD9001) applying to the HMDA filer <i>in the year following</i> . Thus, for example, ENTFUT is the ENTITY number applying to the 2009 institution ENTITY on December 31, 2010. This variable can be used to follow institutions which merge into other institutions. Thus, for example, if in 2009, the HMDA filer was part of ENTITY 123456, and in July 2010 ENTITY 123456 was merged into ENTITY 78910 and disappeared, then the value of ENTITY in 2019 would be 123456 and ENTFUT would be 78910. Since ENTITY 123456 was acquired, it is likely that the HMDA filer would not file in 2010. If ENTFUT 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 2009 and 2010. Data for 2009 should be all filers with ENTITY=78910 in 2010. Data for 2009 would be all filers where ENTFUT=78910 in 2009. This variable is useful in linking the 1990–2017 Lender File to the 2018–2024 File.
<b>ORGFUT</b>	<b>Organization ID in Next Year</b>  Organization code number (ORG) applying to the HMDA filer <i>in the year following</i> . This variable is similar to ENTFUT except it traces ORG rather than ENTITY. If ORGFUT 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 ORG and ORGFUT could have different numbers and still represent the same organization (if, for example, the bank holding company number changed). This variable is useful in linking the 1990–2017 Lender File to the 2018–2024 File.