Home Mortgage Disclosure Act (HMDA) Lender File

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2018–2024 Filing Years

The HMDA Lender File provides information for all lenders that filed a Home Mortgage Disclosure Act (HMDA) report at any time from 2018 through 2024. 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, CRA exam results, and the Ginnie Mae list of approved issuers.

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, legal entity identifier (LEI), and tax ID of each filer. In most — but not all — instances, this is sufficient to uniquely identify the filer. There are 10–12 filers each year whose tax ID and/or LEI appear to be inconsistent with their name. For example, the name given might be that of a mortgage company subsidiary, but the tax ID is that of the parent institution. 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. 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.

A second feature of the lender file is that we identify the CRA-covered institution (ENTITY) that is likely 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.)

This HMDA Lender file 2018–2024 reflects the most recent information downloadable for each filer/year as of June 24, 2025, from the FFIEC public HMDA website. For 2025, this is the "snapshot" file as of June 12, 2025 (4,908 filers); for 2023, it reflects the "one-year national loan-level" data set as of June 12, 2025 (5,129 filers); for 2022, it reflects the "one-year national loan-level" data set as of May 1, 2024 (4,480 filers); for 2021, it reflects the "three-year national loan-level" data set as of June 12, 2025 (4,376 filers); for 2020, it reflects the "three-year national loan-level" data set as of December 31, 2023 (4,527 filers); for 2019, it reflects the "three-year national loan-level" data set as of December 31, 2022 (5,569 filers); and for 2018, it reflects the "three-year national loan-level" data set as of December 31, 2021 (5,732 filers). A filer will only appear in the data set in a particular year if it filed HMDA data in that year.

Some adjustments were made to the downloaded files. In 2021, a "fake" record with LEI "B90YWS6AFX2LGWOXJ111" was inadvertently left in both the LAR file and the Transmittal files on the FFIEC website. It has been removed here (leaving 4,367 filers for 2021). Also, in filing the transmittal sheets used to determine the filer's name and address, some filers mixed up the columns (e.g., putting their institution name in the city location field). These have been corrected here.

Some users may be using different versions of the files (e.g., the first-posted "snapshot" files for the years 2018–2023, rather than the more recently updated versions described above). We caution that the updated postings correct errors in the original postings and are thus the most advisable to use. Nevertheless, we also include in the lender file records for any filer that was in the original snapshot file for the years 2018–2023 and give the record counts for the original snapshot filings (LARSNAP). There are five filers in 2018 that were included in the original snapshot but not the most up-to-date files. These filers will show zero entries in the data count variables (i.e., LAR=0 but LARSNAP>0). Filers added after the snapshot posting will have LARSNAP=0 with positive LAR.

Users may want to adjust records for 2018 and 2019 when using the updated files for LEIs "894500SMOMUFH0UZXT46" and "984500DA79C1B97ACF16," which are duplicated in those LARs (but not the snapshot). The latter appears to be the correct lender code as it is used for 2020–2024 and corresponds to NIC data. For the 2023 one-year file, LEI "254900FR7KYE3QFAIX50" appears to have been replaced by "254900QI30VK43QFSL75," but records for "254900FR7KYE3QFAIX50" were not removed from either the LAR or TS, resulting in 23 exactly duplicated records. A solution to this would be to remove the records for "254900FR7KYE3QFAIX50."

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 in prior years, the unique key for a reporter in a given year was respondent ID and agency code. For lender information before 2018, see the Legacy HMDA Lender File, 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
	Variables Supplied by Filer in the Transmittal Sheet
YEAR	**Reporting Year** HMDA filing year, ranging 2018–2024.
LEI	**LEI (Filer, TS)** HMDA filer legal entity identifier (20-character alphanumeric, upper case).
TAXID	**Tax ID (Filer, TS)** Ten-digit alphanumeric tax ID for the HMDA filer.
CODE	**Regulatory Agency Code (Filer, TS)** The regulatory agency with which the lender filed its HMDA data (generally their primary supervisor). 1=OCC 2=FRB 3=FDIC 5=NCUA 7=HUD 9=CFPB
NAMET	**Name (Filer, TS)** Name of filer (30-character alphanumeric).
PLACET	**Headquarters County (Filer, TS)** City of filer (25-character alphanumeric).
STATET	**Headquarters State (Filer, TS)** Two-digit FIPS (GNIS) code of the state of the lender (e.g., 06=California).
	Variables Linking to Earlier Filing Years
CODE17	**Legacy Regulatory Agency Code** HMDA Agency code for the lender in their most recent filing 1990–2017 (same codes as CODE above).
HMPRID	**Legacy HMDA Reporter ID** HMDA lender code (10-character alphanumeric with leading zeros and dashes) for their most recent filing 1990–2017. The variables CODE17 and HMPRID on the 2018–2024 files can be used as a crosswalk with LEI to follow filers from 2017 and earlier to 2018–2024.
SEQINS	**Legacy Lender Sequence Number** Another 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.
EXEMPT18	**Small Lender Exemption Status as of 2018** Estimate of small lender exempt status for 2018 filing only: 1=provided data for all exempt variables but was not required to 2=provided data for all exempt variables and was required to 3=did not provide any exempt variables and was not required to 4=did not provide any exempt variables but should have 5=provide exempt variables only for first half year and was not required to 6=provide exempt variables only for first half year and was required to 7=mixed data on exempt variables and not required to file 8=mixed data on exempt variables and required to file
Derived Variables Related to the Filer **(Source: NIC)**	

TYPE	**Institution Type (Filer, NIC)**
	
	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:
	
	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

RSSD	**RSSD ID (Filer, NIC)** 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.
NAMER	**Name (Filer, NIC)** Name of the institution RSSD as reported in NIC (30-character alphanumeric).
FORER	**Entity Type (Filer, NIC)** ENTITY type for the HMDA filer RSSD as defined by the Federal Reserve NIC database (RSSD9346) for ENTITY. NA if RSSD=0. 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 & 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.
CHARTR	**Charter Class (Filer, NIC)** This variable represents the institution charter class for ENTITY as shown in the NIC database for December 31 of the filing year (RSSD9048). 0=Unknown (generally a foreign bank branch) 110=Government Entity (Farm or Ag Credit)

	200=Commercial Bank 300=Savings Bank 310=Savings & Loan Association 320=Cooperative Bank 330=Credit Union 340=Industrial Bank (includes thrift & loan and Morris Plan banks) 370=Corporate Credit Union 400=Edge or Agreement Corporation 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).
PLACER	**Headquarters City (Filer, NIC)** City of the headquarters of the HMDA filer RSSD according to NIC records (25-character alphanumeric). NA if RSSD=0.
STATER	**Headquarters State (Filer, NIC)** Two-digit FIPS code of the state of the headquarters of the HMDA filer RSSD according to NIC records. NA if RSSD=0.
COUNTYR	**Headquarters Couty (Filer, NIC)** Three-digit FIPS code of the county of the headquarters of the HMDA filer RSSD according to NIC records. NA if RSSD=0.
TAXIDR	**Tax ID (Filer, NIC)** Ten-digit alphanumeric tax-ID for the HMDA filer as reported in NIC. NA if RSSD=0.
LEIR	**LEI Corresponding (Filer, NIC)** LEI for the HMDA filer as reported in NIC. NA if RSSD=0.
RSSDP	**RSSD ID (Parent, NIC)** 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.
NAMEP	**Name (Parent, NIC)** Name of the institution RSSDP as reported in NIC (18-character alphanumeric).
RSSDHH	**RSSD ID (High Holder, NIC)** 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.
NAMEHH	**Name (High Holder, NIC)**

	Name of the institution RSSDHH as reported in NIC (18-character alphanumeric).
Derived Variables Related to CRA Association **(Sources: NIC and Call Reports, as of end of year)**	
ENTITY	**Entity Number (CRA Institution)** 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.
NAME	**Name (CRA Institution)** Name of the institution ENTITY as reported in NIC (30-character alphanumeric).
FORE	**Entity Type (CRA Institution)** ENTITY type as defined by the Federal Reserve NIC database (RSSD9346) for ENTITY. Same codes as FORER above.
PLACE	**Headquarters City (CRA Institution)** City of the headquarters of the institution ENTITY according to NIC records (25 character alphanumeric).
STATE	**Headquarters State (CRA Institution)** Two-digit FIPS code of the state of the headquarters of the institution ENTITY according to NIC records.
COUNTY	**Headquarters County (CRA Institution)** Three-digit FIPS code of the county of the headquarters of the institution ENTITY according to NIC records.
INSURE	**Deposit Insurance Code (CRA Institution)** Deposit insurance code for ENTITY as shown in the NIC database for December 31 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)
MINBNK	**Minority- or Women-Owned Bank Flag (CRA Institution)** 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
CERT	**FDIC Certificate Number (CRA Institution)** Zero for all institutions that are not insured.
OCC	**Comptroller of the Currency (OCC) Charter Number (CRA Institution)** Given for all national banks. Zero otherwise.
THRIFT	**Thrift ID Number (CRA Institution)** Given for all institutions which are members of the Home Loan Bank system. Zero otherwise.
NCUA	**Credit Union ID Number (CRA Institution)** Given for all credit unions except state credit unions in Puerto Rico. Zero otherwise.
BHCFOR	**Foreign Bank Payment Group Number (CRA Institution)** Corresponds to RSSD9360. Assigned to commercial banks that are common subsidiaries of a foreign bank although not necessarily part of the same U.S. bank holding company. Zero otherwise.
BHC	**Commercial Bank Holding Company Number (CRA Institution)** The number given is the regulatory high holder assigned to ENTITY (RSSD9348). Zero if the institution is not part of a bank holding company.
THC	**Thrift Holding Company Number (CRA Institution)** Zero if the institution is not part of a thrift holding company.
ASSETS	**Assets in Reporting Year (CRA Institution)** Total assets of the institution ENTITY in $1,000s as reported in Call Reports as of December 31 of the reporting year.
ASSETL	**Assets in Previous Reporting Year (CRA Institution)** Total assets of the institution ENTITY in $1,000s as reported in Call Reports as of December 31 of the previous reporting year.
CRA	**CRA Institution Type (CRA Institution)**

	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
CRADATE	**CRA Exam Date (CRA Institution)** 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, 2025, for 2024 filers). The exam must be within five years of the HMDA filing year. A value of zero means no exam met these requirements.
CRARATE	**CRA Exam Rating (CRA Institution)** Assigned CRA rating for ENTITY in the most recent exam. 0=none 1=Outstanding 2=Satisfactory 3=Needs to improve 4=Substantial noncompliance
CRAMETH	**CRA Exam Method (CRA Institution)** 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
FHLB	**Federal Home Loan Bank (CRA Institution)** 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)
FHLBID	**Federal Home Loan Bank ID (CRA Institution)** Home Loan Bank System ID if the HMDA filer is a member at the end of the year. Based on ENTITY.
Derived Variables Related to Filer's Organization **(Sources: NIC and Call Reports, as of end of year)**	
ORG	**Organization ID** 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, its ORG will be assigned an arbitrary *negative* 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).
NAMEOR	**Name (Organization)** 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.
FOREOR	**Entity Type (Organization)** 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.
CHAROR	**Charter Class (Organization)** 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.
ASSORG	**Assets in Reporting Year (Organization)** 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.

REAL14	**Real Estate Mortgages (Organization)** 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.
**Derived Variables Summarizing HMDA Loans and Applications in Filing Year (Source: HMDA LAR)**
LAR	**LAR Records** Total count of records for the filer in the most up-to-date LAR (applies to all variables in this section except LARSNAP).
LARSNAP	**LAR Records in Snapshot** Total count of records for the filer in the original "Snapshot" posting.
PURC	**Purchased Loans** Total number of purchased loans in the filing year in the LAR (action-taken code of 6).
PURCD	**Average Size of Purchased Loans** Average dollar size (in $1,000s) of purchased loans in the filing year in the LAR.
APPL	**Loan Applications** 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.
APPLD	**Average Size of Loan Applications** Average dollar size (in $1,000s) of loan applications in the filing year in the LAR.
APPLM	**Loan Applications from Minorities** 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, or 4, or applicant or coapplicant is of Hispanic ethnicity). It also includes any loan where the derived race or ethnicity of the applicant or coapplicant indicates the borrower is a minority.
APPLDM	**Average Size of Loan Applications from Minorities** Average dollar size (in $1,000s) of loan applications in the filing year in the LAR from minorities.
ORIG	**Loans Originated** Total number of loan originations in the filing year in the LAR (action-taken code of 1).
ORIGD	**Average Size of Loans Originated**

	Average dollar size (in $1,000s) of loan originations in the filing year in the LAR.
ORIGM	**Loans Originated to Minorities** Total number of loan originations in the filing year in the LAR to minorities.
ORIGDM	**Average Size of Loans Originated to Minorities** Average dollar size (in $1,000s) of loan originations in the filing year in the LAR to minorities.
APPCLO	**Applications for First-Lien, Closed-End Loans** Total number of applications for first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR. This loan category is the one that can be tracked most consistently over time with HMDA data. Multifamily loans have been identifiable in HMDA since 1990 and lien status since 2004. New reporting requirements instituted in 2018, however, greatly expanded HMDA coverage of open-ended, business, and reverse annuity mortgages. Most of these loans would not have been reported in earlier years.
APPCLOD	**Average Size of Applications for First-Lien, Closed-End Loans** Average dollar size (in $1,000s) of applications for first lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR.
APPCLOM	**Applications for First-Lien, Closed-End Loans from Minorities** Total number of applications for first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR from minorities.
APPCLODM	**Average Size of Applications for First-Lien, Closed-End Loans from Minorities** Average dollar size (in $1,000s) of applications for first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR from minorities.
ORICLO	**First-Lien, Closed-End Loans Originated** Total number of first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR.
ORICLOD	**Average Size of First-Lien, Closed-End Loans Originated** Average dollar size (in $1,000s) of first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR.
ORICLOM	**First-Lien, Closed-End Loans Originated to Minorities** Total number of first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR to minorities.
ORICLODM	**Average Size of First-Lien, Closed-End Loans Originated to Minorities**

	Average dollar size (in $1,000s) of first-lien, closed-end, nonbusiness, nonreverse annuity, nonmultifamily loan originations in the filing year in the LAR to minorities.
Other Variables	
ENTFUT	**Entity Number in Next Year** Federal Reserve Board ENTITY number (RSSD9001) applying to the HMDA filer *in the year following*. Thus, for example, ENTFUT is the ENTITY number applying to the 2019 institution ENTITY on December 31, 2020. This variable can be used to follow institutions which merge into other institutions. Thus, for example, if in 2019, the HMDA filer was part of ENTITY 123456, and in July 2020, 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 2020. 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 2019 and 2020. Data for 2019 should be all filers with ENTITY=78910 in 2020. Data for 2019 would be all filers where ENTFUT=78910 in 2019. ENTFUT is blank for the *latest* filing year (2024).
ORGFUT	**Organization ID in Next Year** Organization code number (ORG) applying to the HMDA filer *in the year following*. 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). ORGFUT is blank for the *latest* filing year (2024). Ultimately, this will be added for 2024 lenders when the 2025 HMDA file is released.
GINNIE	**Ginnie Mae Servicing Number** Ginnie Mae servicing number applicable to the HMDA filer or their parent or organization. Derived from the Ginnie Mae approved active Issuers Directory as of May 1, 2025. Can be used to link to Ginnie Mae loan data. In the case of multiple IDs, it is matched to RSSD first, ORG second, and ENTITY or RSSDP last.