

## Federal Financial Institutions Examination Council

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3501 Fairfax Drive, Room 3086, Arlington, VA 22226 – (703) 516-5588 – FAX (703) 516-5487

### Press Release

For Immediate Release

September 12, 2007

The Federal Financial Institutions Examination Council (FFIEC) today announced the availability of 2006 data on mortgage lending transactions at 8,886 financial institutions covered by the Home Mortgage Disclosure Act (HMDA) in metropolitan statistical areas (MSAs) throughout the nation. Covered institutions include, but are not limited to, banks, savings associations, credit unions, and independent mortgage companies. The HMDA data made available today cover lending activity--applications for loans, loan originations, and purchases of loans--from 2006.

The data include disclosure statements for each financial institution, aggregate data for each MSA, nationwide summary statistics regarding lending patterns, and the Loan Application Register (LAR), modified for borrower privacy, submitted by each institution to its supervisory agency. The FFIEC prepares and distributes these data products on behalf of its member agencies (Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, National Credit Union Administration, Office of the Comptroller of the Currency, and Office of Thrift Supervision) and the Department of Housing and Urban Development.

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The HMDA data show disposition of loan applications (for example, originated or denied) detailed by property location, applicant characteristics (such as race, ethnicity, sex, and income), and census tract characteristics (minority composition and income). The data also reflect information about loan prices; whether a loan is subject to HOEPA (the Home Ownership and Equity Protection Act); whether a loan or application relates to manufactured housing; and whether a loan is secured by a first or subordinate lien, or is unsecured. (More information about HMDA data reporting requirements is available in the FAQs, questions 9-18, on the FFIEC web site, at [www.ffiec.gov/hmda/faq.htm](http://www.ffiec.gov/hmda/faq.htm).)

Loan price data in HMDA, first made available in 2005, add to available information about the higher-priced segment of the mortgage market. The growth of this segment has afforded many consumers greater access to credit. But it also has heightened concerns about the terms, the cost and the availability of credit to minority applicants and borrowers, and about lending practices in minority neighborhoods. Differences in the incidence of higher-priced lending (that is, the proportion of loans where the spread between the loan's annual percentage rate (APR) and the yield on comparable-maturity Treasury securities exceeds specified thresholds) between racial and ethnic groups continued in 2006. These differences continue to raise concerns about compliance with fair lending laws.

The HMDA data can facilitate the fair lending examination and enforcement process and can promote market transparency. When examiners for the federal banking agencies evaluate an institution's fair lending risk, they analyze HMDA price data in conjunction with other information and risk factors, as directed by the Interagency Fair Lending Examination Procedures ([www.ffiec.gov/PDF/fairlend.pdf](http://www.ffiec.gov/PDF/fairlend.pdf)). Risk factors for

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pricing discrimination include, but are not limited to, the relationship between loan pricing and compensation of loan officers or brokers; the presence of broad pricing discretion; and consumer complaints.

The HMDA data alone cannot be used to determine whether a lender is complying with fair lending laws. They do not include many potential determinants of loan pricing, such as the borrower's credit history, debt-to-income ratio, and the loan-to-value ratio. This is why, when the federal banking agencies conduct examinations involving loan pricing, they collect additional information before reaching a determination regarding institutions' compliance with fair lending laws.<sup>1</sup>

**How to obtain FFIEC-prepared HMDA data:** Financial institution disclosure statements, individual institutions' LAR data, and MSA and nationwide aggregate reports are available today on the FFIEC web site ([www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)). Data reports can also be ordered from the FFIEC. An order form describing the available reports, prices, and formats is attached and also can be found at [www.ffiec.gov/hmda/orderform.htm](http://www.ffiec.gov/hmda/orderform.htm).

Financial institutions are required to make their disclosure statements available at their home offices and, for other MSAs in which they have offices, either to make a copy of the statements available at one branch per MSA or to provide a copy upon written request. Questions about a HMDA report for a specific institution should be directed to the institution's supervisory agency at the number listed below:

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

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<sup>1</sup> Information about the examination process and other fair lending supervision and enforcement activities of the federal banking agencies can be found in testimony each agency recently delivered before Congress, available at [http://www.house.gov/apps/list/hearing/financialsvcs\\_dem/ht072507.shtml](http://www.house.gov/apps/list/hearing/financialsvcs_dem/ht072507.shtml).

Board of Governors of the Federal Reserve System, HMDA Assistance Line — 202-452-2016  
National Credit Union Administration, Office of Examination and Insurance — 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 eight private mortgage insurance (PMI) companies. The 2006 PMI data include information on approximately 1.4 million applications for mortgage insurance, comprised of about 984,000 applications to insure home purchase mortgages, and about 374,000 applications to insure mortgages to refinance existing obligations. These data are also available today--at individual PMI companies and from the FFIEC ([www.ffiec.gov/reports.htm](http://www.ffiec.gov/reports.htm))--in the same types of reports and in the same formats as the HMDA data.

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Attachment:

- HMDA Data Order Form and Item Description

### Media Contacts:

Federal Reserve	Susan Stawick	202-452-2955
FDIC	David Barr	202-898-6992
NCUA	Cherie Umbel	703-518-6330
OCC	Dean DeBuck	202 874-4876
OTS	William Ruberry	202-906-6677

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 six voting members: 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, the Office of Thrift Supervision, and the State Liaison Committee. 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: \_\_\_\_\_

*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

Please make checks payable to: FFIEC

Money Order

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 \_\_\_\_\_

GRAND TOTAL ALL ITEMS \$ \_\_\_\_\_

~ THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. THE OMISSION OF THIS INFORMATION 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	QTY	UNIT COST	TOTAL
<b>CRA Aggregate and Disclosure Reports on CD-ROM (Item #401)</b>  <b>Indicate year(s): _____, _____</b>  Note: Available on CD-ROM for years 1996 through 2004 (only).		\$ 10.00	\$
<b>CRA 1996 Export Data on CD-ROM (Item #404)</b>  Note: Only available for 1996 data; these export data are included on the Aggregate and Disclosure Reports CD-ROM (Item #401) for years 1997 through 2004.		\$ 10.00	\$
<b>GRAND TOTAL/CRA ITEMS</b>			\$

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

- CRA data for a new year generally become available by August of the year following the calendar year of the data. Data through calendar year 2006 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.
- Note: Beginning with calendar year 2005, CRA Aggregate and Disclosure Reports are available via the Internet only at [www.ffiec.gov/cra](http://www.ffiec.gov/cra). (CD-ROM production of this data product was discontinued).

**CRA Aggregate and Disclosure Reports on CD-ROM:** The Aggregate Reports (by MSA/MDs and non-MSA/MDs) and individual institution Disclosure Statements are available on CD-ROM for years 1996 through 2004 (only) at a unit cost of \$10.00 per year for the entire nation (**Item #401**). *In addition, data are available via the Internet at [www.ffiec.gov/cra](http://www.ffiec.gov/cra) for 1996 and years thereafter.* The software allows you to access reports at the MSA/MD, state, county, and institution level (for disclosures only); print reports; and export the data for selected reports.

An Aggregate Report includes the business and farm lending information reported within an MSA/MD or statewide non-MSA/MD. The statewide non-MSA/MD aggregate report is unique to CRA; it does not have a HMDA counterpart. The individual institution Disclosure Report summarizes business, farm and community development lending information that is prepared yearly by individual institutions.

Beginning with calendar year 1997 through calendar year 2004, the three flat files described in the “1996 Export Data on CD-ROM” (**Item #404**) below are included on the Aggregate and Disclosure Reports on CD-ROM at no additional cost. For calendar year 2005 and forward, the three flat files are posted on the Internet at [www.ffiec.gov/cra](http://www.ffiec.gov/cra).

**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 unit 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: \_\_\_\_\_**

SELECTION LIST	QTY	UNIT COST	TOTAL
<p><b>Census Windows Application (formerly 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 2004.</p> <p><i>Beginning with calendar year 2007, the Census Windows Application can be downloaded free of charge from the Internet at <a href="http://www.ffiec.gov/hmda/censusproducts.htm">www.ffiec.gov/hmda/censusproducts.htm</a>. (Mass CD-ROM production of the application was discontinued; see item description for more details).</i></p>		\$ 10.00	\$
<b>GRAND TOTAL/CENSUS DATA ITEMS</b>			\$



**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 2007 are now available. 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 the Census data.

**Census Windows Application (previously known as Census Information and Census Data on CD-ROM):** This application provides census data used as input to HMDA and CRA reporting, processing and analysis. The FFIEC updates the Census Windows Application annually to reflect changes to MSA/MD boundaries and income estimates developed by the United States Department of Housing and Urban Development (HUD).

Starting with 2007, the Census Windows Application will be available **free of charge** via download (<http://www.ffiec.gov/hmda/censusproducts.htm>). If downloading of the 2007 Census Windows Application is not feasible (e.g. PC without Internet connectivity), the 2007 Census Windows Application may be purchased on CD for \$10. Previous year versions (back to 2004) of the Census CD-ROM application can be purchased for \$10.00 per year from the FFIEC (**Item #303**). For years prior to 2004, contact the National Technical Information Service (NTIS) for availability, cost and media type information (<http://www.NTIS.gov/products/specialty/banking/hmda.asp>). *In addition, the FFIEC Census Reports for 1997 and years thereafter are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).*

The Census Windows Application includes printable reports and an option to export data to spreadsheet or text formats. **The Census Tract Listing, MSA/MD Median Family Income Listing, Counties Located in Non-Metro Areas Listing, and Census – Geography Only** for HMDA and/or CRA reporting can be produced from the Windows Application on the Internet or from the CD-ROM. 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 ELECTRONIC ITEMS)**

**FFIEC AND FRB USE ONLY**

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

SELECTION LIST	QTY	UNIT COST	TOTAL
<p>____ LAR &amp; TS Raw Data Windows Application on DVD-ROM (formerly LAR &amp; TS Raw Data on CD-ROM) (Item #102b)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p><i>Beginning with calendar year 2006, the LAR &amp; TS Raw Data Windows Application for HMDA or PMIC can be downloaded free of charge from the Internet at <a href="http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS">www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS</a>. The 2006 version of the HMDA Raw Data Windows Application has changed from 3 CD-ROMs to 1 DVD-ROM; the PMIC Raw Data Windows Application is 1 DVD-ROM. (Mass CD-ROM production of the applications was discontinued; see item description for more details).</i></p> <p>Note: Not available from FFIEC for HMDA years prior to 2004. Not available for PMIC years prior to 1995.</p>		\$50.00	\$
<p><b>Aggregate and Disclosure Reports on CD-ROM (Item #302)</b></p> <p>Indicate year(s): _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p>Note: Available from FFIEC for HMDA year 2004 only. Available from the FFIEC for PMIC years 1995 through 2004 only.</p> <p><i>Beginning with calendar year 2005, HMDA and PMIC Aggregate and Disclosure Reports are available via the Internet only at <a href="http://www.ffiec.gov/hmda/online_rpts.htm">www.ffiec.gov/hmda/online_rpts.htm</a>. (CD-ROM production of the data products was discontinued).</i></p>		\$10.00	\$
<b>GRAND TOTAL/HMDA ELECTRONIC ITEMS</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 for a new year generally become available by September of the year following the calendar year of the data. Data through calendar year 2006 are now available. Reports using census data and the HUD Median Family Income numbers become available earlier in the year; the census data reports through calendar year 2007 are available. 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.
- Note: Beginning with calendar year 2005, HMDA Aggregate and Disclosure Reports are available via the Internet only at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). (CD-ROM production of this data product was discontinued).

Eight 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 2006, the number was increased from seven to eight companies. These data are available beginning with data for calendar years 1995 through 2006, 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: LAR & TS Raw Data Windows Application (Item #102b) and Aggregate and Disclosure Reports on CD-ROM (Item #302). (The PMIC Aggregate and Disclosure Reports are available from FFIEC on CD-ROM for calendar years 1995 through 2004 only. Beginning in 2005, these reports are posted on the Internet at [www.ffiec.gov/hmda/online-rpts.htm](http://www.ffiec.gov/hmda/online-rpts.htm); CD-ROMS are not available). 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 **HMDA Aggregate Reports** and individual lender **Disclosure Statements** for each MSA/MD are available from the FFIEC on CD-ROM at a unit cost of \$10.00 per year for year 2004 HMDA data only (**Item #302**). *In addition, HMDA aggregate reports and disclosure statements are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) for 1999 and years thereafter.*

The **PMIC Aggregate Reports** and **Disclosure Statements** on mortgage insurance applications collected from Private Mortgage Insurance Companies are available from the FFIEC on CD-ROM for years 1995 through 2004 at a unit cost of \$10.00 per year (**Item #302**).

*In addition, the PMIC aggregate reports and disclosure statements are available via the Internet at [www.ffiec.gov/hmda/online\\_rpts.htm](http://www.ffiec.gov/hmda/online_rpts.htm) for 1999 and years thereafter.*

The **Aggregate Report** is sorted by MSA/MD. The HMDA 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. The PMIC report aggregates the mortgage insurance application data within an MSA/MD. The aggregate reports are in the same format as the disclosure statements; however, individual institution's data cannot be identified. Those interested in the HMDA Aggregate Reports for years prior to 2004 on CD-ROM or cartridge tape should contact NTIS at [www.NTIS.gov/products/specialty/banking/hmda.asp](http://www.NTIS.gov/products/specialty/banking/hmda.asp). (The PMIC Aggregate Reports are not available from NTIS).

The **HMDA Disclosure Statement** summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. The **PMIC Disclosure Statement** summarizes mortgage insurance application data from information that are prepared yearly by PMI Companies. 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.

**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 explain 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.

Beginning in 2006 and forward, the FFIEC will update the Guide on the Web only; they will not print paper copies. (The versions of the Guide used for collecting and reporting calendar years (CYs) 2007, 2006, 2005, 2004, 2003, and 2002 HMDA data are available only on the Web at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).)

The 2007 and 2006 editions of the Guide should be used for guidance on collecting and reporting HMDA data for CYs 2007 and 2006, respectively. If you must refile HMDA data for CYs 2004 and 2005 data, use the 2004 edition of the Guide. The 2003 edition of the HMDA Guide dated January 1, 2003 contains minor differences from the 1998 edition and is to be used for collecting and processing CY 2003 data. Use the 1998 edition along with the 2002 Guide Information Letter for guidance on collecting and reporting CY 2002 HMDA data. (The Guide Information Letter highlights the major changes for the 2002 processing year.)

**Loan Application Register (LAR) & Transmittal Sheet (TS) Raw Data Windows Application (previously known as LAR & 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 2006 LAR data total over 34.1 million records and 8,886 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.

Starting with calendar year 2006 data, the LAR & TS Raw Data Windows Application for HMDA or PMIC will be available **free of charge** via download ([http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)). If downloading of the 2006 LAR & TS Raw Data Windows Application is not feasible (e.g. PC without Internet connectivity), the 2006 LAR & TS Raw Data Windows Application may be purchased on DVD-ROM for \$50. Previous year versions (back to 2004) of the LAR & TS Raw Data CD-ROM application can be purchased for \$50.00 per year from the FFIEC (**Item #102b**). For years prior to 2004, contact the National Technical Information Service (NTIS) for availability, cost and media type information (<http://www.NTIS.gov/products/specialty/banking/hmda.asp>).

All Reporter Panel 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 – 2005.

The user has the ability to do the following:

- Export the data to a tab delimited (.txt), comma delimited (.csv) or fixed width (.dat) file format.
- Search by MSA/MD, State, County, Tract or Respondent ID and export to a file.
- Import the file created from an export into another 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.

**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 1999 and years thereafter, HMDA National Aggregate Reports are available on the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). Those interested in this data for years 1990 – 2003 should contact NTIS ([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 1999 and years thereafter via the Internet at [www.ffiec.gov/hmda/online\\_rpts.htm](http://www.ffiec.gov/hmda/online_rpts.htm). (The PMIC National Aggregate Reports are not available from NTIS).

**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 and the public. The panel data is a fixed flat file (ReporterPanel.dat).

From 1997 through 2005 the fixed flat file (ReporterPanel.dat) contains all panel data except the reporter's agency group code (other lender code) and parent information (where appropriate) and are included on the HMDA LAR & TS Raw Data CD-ROMs. If you download the 2006 LAR & TS Raw Data Windows Application, the reporter panel can be found in a subdirectory called ReporterPanel within the application directory. In addition, the reporter panel fixed flat file was also included on the 2003 and 2004 HMDA Aggregate and Disclosure Reports CD-ROMs. Beginning with calendar year 2005 data, the HMDA Aggregate and Disclosure Reports CD-ROM will not be available. Another source of the HMDA reporter panel information for years 1990 through 2003 is NTIS ([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 fields are available from the FFIEC for calendar years 1995 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 since 1997 and included on the PMIC Aggregate and Disclosure CD-ROMs for 2003 and 2004. (PMIC Reporter Panel information is not available from NTIS).