

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

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

SELECTION LIST	QUANTITY
<p>CRA Aggregate and Disclosure Reports on CD-ROM</p> <p>Indicate year(s): _____, _____</p> <p>Note: Available on CD-ROM for years 1996 through 2004 (only).</p> <p><i>Beginning with calendar year 2005, the CRA Aggregate and Disclosure Reports are available via the Internet only at http://www.ffiec.gov/cra/online_rpts.htm.</i></p>	
<p>CRA 1996 Export Data on CD-ROM</p> <p>Note: Only available for 1996 data; these export data are included on the Aggregate and Disclosure Reports CD-ROM for years 1997 through 2004.</p> <p><i>Beginning with calendar year 2005, the CRA Aggregate and Disclosure Export Data are available via the Internet only at http://www.ffiec.gov/cra/craflatfiles.htm.</i></p>	

**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 (CY) of the data. Data through CY2009 are now available. Please e-mail crahelp@frb.gov or view the Internet at www.ffiec.gov/cra or refer to the CRA Assistance Line at (202) 872-7584 for the latest release of the data.
- Note: Beginning with CY2005 and forward, CRA Aggregate and Disclosure Reports and Export Data are available via the Internet **only** at www.ffiec.gov/cra. (Mass production of CD-ROMs containing this data 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 for the entire nation are available on CD-ROM for years 1996 through 2004 (only). *In addition, data are available via the Internet at 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 CY1997 through CY2004, the three flat files described in the “1996 Export Data on CD-ROM” below are included on the Aggregate and Disclosure Reports on CD-ROM. For CY2005 and forward, the three flat files are posted on the Internet at <http://www.ffiec.gov/cra/craflatfiles.htm>.

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.

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

SELECTION LIST	QUANTITY
<p>Census Windows Application (formerly Census Data on CD-ROM)</p> <p>Indicate year(s): _____, _____</p> <p><i>Beginning with calendar year 2007, the Census Windows Application can be downloaded free of charge from the Internet at www.ffiec.gov/hmda/censusproducts.htm. A DVD-ROM containing the Census Windows Application (back to 2007) will be replicated only when downloading of the application from the Internet is not feasible. (Mass CD-ROM production of the application was discontinued; see item description for more details).</i></p>	

CENSUS DATA ITEM DESCRIPTION

- Census data generally become available in the second quarter of the current year, and data through calendar year (CY) 2012 are now available. Please e-mail hmdahelp@frb.gov or view the Internet at www.ffiec.gov/hmda or refer to the HMDA Assistance Line at (202) 452-2016 for the latest release of the Census data.
- Beginning with calendar year 2012, Census Reports are based on 2006-2010 5-year estimate American Community Survey data. The list of MSAs, states, counties, tracts, MSA family incomes, tract family incomes, tract income levels, and income percentages generated using 2006-2010 ACS data is available on the FFIEC website.
- Census Reports for calendar years 2003-2011 are based on the 2000 Census. Census Reports for calendar years 1997-2002 are based on the 1990 Census. The Office of Management and Budget's 5-digit MSA/MD classifications that were released in June 2003 and updated further in December 2003 are applicable beginning with calendar year 2004 Census Reports.

Census Windows Application (previously known as 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 announced by the Office of Management and Budget (OMB), income estimates developed by the United States Department of Housing and Urban Development (HUD), and include CRA distressed/undeserved tracts as announced by the federal bank regulatory agencies.

Starting with CY2007, the Census Windows Application became available **free of charge** via download (<http://www.ffiec.gov/hmda/censusproducts.htm>). If downloading the 2012 Census Windows Application is not feasible (e.g. PC without Internet connectivity), please fill out the data order form and fax it to 202-452-6497. For years prior to 2007, contact the National Technical Information Service (NTIS) for availability, cost and media type information (<http://www.ntis.gov/products/bank-hmda.aspx>). In addition, the FFIEC Census Reports for 1997 and years thereafter are available via the Internet at 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 Census Windows Application for years 2007-2012.

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

SELECTION LIST	QUANTITY
<p>____ LAR & TS Raw Data Windows Application on DVD-ROM (formerly LAR & TS Raw Data on CD-ROM) – PMIC Data only</p> <p>Indicate year(s): _____, _____, _____</p> <p><i>Beginning with calendar year 2006, the LAR & TS Raw Data Windows Application for HMDA or PMIC can be downloaded free of charge from the Internet at www.ffiec.gov/hmdafeedback/hmdaproducts.aspx#LAR_TS. (Mass DVD-ROM production of the applications was discontinued).</i></p> <p>Notes: Not available from FFIEC for HMDA years prior to 2007. Not available for PMIC years prior to 1995. DVD-ROM containing the LAR & TS Raw Data Windows Application for HMDA or PMIC (back to 2007) will be replicated only when downloading of the application from the Internet is not feasible; see item description for more details.</p>	
<p>Aggregate and Disclosure Reports on CD-ROM – PMIC data only</p> <p>Indicate year(s): _____, _____</p> <p>Note: CD-ROM available from the FFIEC for PMIC years 1995 through 2003 only.</p> <p><i>Beginning with calendar year 2004, PMIC Aggregate and Disclosure Reports are available via the Internet only at www.ffiec.gov/hmda/online_rpts.htm. (CD-ROM production of the data products was discontinued).</i></p>	

**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 (CY) of the data. Data through CY2009 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 2010 are available. Please e-mail hmdahelp@frb.gov or view the Internet at 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 2004, HMDA Aggregate and Disclosure Reports are available via the Internet only at 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. These data are available beginning with data for calendar years 1995 through 2009, 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 and Aggregate and Disclosure Reports on CD-ROM. (The PMIC Aggregate and Disclosure Reports are available from FFIEC on CD-ROM for calendar years 1995 through 2003 only. Beginning in 2004, these reports are posted on the Internet at www.ffiec.gov/hmda/online_rpts.htm; CD-ROMS are not available). The data are collected annually. 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. Be sure to specify the data type, when appropriate, for ordered items.

Aggregate and Disclosure Reports on CD-ROM: The **HMDA Aggregate Reports** and individual lender **Disclosure Statements** for each MSA/MD are available via the Internet at 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 2003. *In addition, the PMIC aggregate reports and disclosure statements are available via the Internet at 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 <http://www.ntis.gov/products/bank-hmda.aspx>. (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 updates the Guide on the Web only; paper copies are not printed. (The versions of the Guide used for collecting and reporting CYs 2010, 2009, 2008, and 2007 HMDA data, as well as archived copies of previous Guides and Information Letters are available on the Web at www.ffiec.gov/hmda.)

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 2009 LAR data totaled almost 19.5 million records and 8,124 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 CY2006 data, the LAR & TS Raw Data Windows Application for HMDA or PMIC became available **free of charge** via download (http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS). If downloading the HMDA or PMIC 2009, 2008 or 2007 LAR & TS Raw Data Windows Application is not feasible (e.g. PC without Internet connectivity), please fill out the data order form and fax it to 202-452-6497. For years of HMDA data prior to 2007, contact the National Technical Information Service (NTIS) for availability, cost and media type information (<http://www.ntis.gov/products/bank-hmda.aspx>).

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. Those interested in this data for years 1990 – 2006 should contact NTIS (<http://www.ntis.gov/products/bank-hmda.aspx>).

The National Aggregate Reports are also available from the FFIEC for PMIC data for 1999 and years thereafter via the Internet only at 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 2009, 2008 or 2007 LAR & TS Raw Data Windows Application, the reporter panel can be found in a subdirectory called ReporterPanel within the application directory. Another source of the HMDA reporter panel information for years 1990 through 2006 is NTIS (<http://www.ntis.gov/products/bank-hmda.aspx>). 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. (PMIC Reporter Panel information is not available from NTIS).