

HMDA Reporter Panel Format

The HMDA Reporter Panel is a fixed format flat file (HMDAReporterPanel.dat) of all lending institutions for an activity year. The HMDA Reporter Panel data and the file format document are available on the FFIEC HMDA website, http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS.

Effective with the reporting of 2010 data, the following changes have been implemented to the HMDA Reporter Panel:

- Added eight new fields (#s 17-24) – Field #s 17-21 deal with Top Holder information; field #s 22 and 23 are the Respondent RSSD ID and the Parent RSSD ID, respectively; field #24 is the Respondent FIPS State Number, which corresponds to the Respondent State abbreviation;
- Derived all fields listed on the HMDA Reporter Panel from the HMDA Reporter Panel information;
- Changed three fields (#12, #15 and #16) to “Filler” because the Respondent Address, Respondent Zip Code and Tax ID are reported on the HMDA TS records only. If that information is desired, please refer to the HMDA TS records (see the Institution Record file format); and
- Changed the data source for the Respondent Name, City and State to information included on the HMDA Reporter Panel.

The difference between the Respondent RSSD ID and the Respondent ID (RID) is that they are unique identifiers, on two separate databases, for a specific institution. The RID number identifies an institution on the HMDA Reporter Panel. The Respondent RSSD ID identifies an institution on the National Information Center (NIC), a repository of financial and institution data (<http://www.ffiec.gov/nicpubweb/nicweb/SearchForm.aspx>). For all HMDA depository institutions a RID and Respondent RSSD ID number have been assigned. For HMDA, non-depository institutions, a RID number has been assigned; however, a Respondent RSSD ID may not have been assigned.

For further guidance reference the HMDA HELP file in the Raw Data Windows Application.

HMDA Reporter Panel File Specifications						
#	Field	Start	End	Length	Type	Comments, Values, Keys, etc.
1	Activity Year	1	4	4	N	Four digit year (e.g. CCYY)
2	Respondent-ID	5	14	10	AN	Assigned by regulatory agency. Format is right-justified and zero filled.
3	Agency Code	15	15	1	N	Values are 1=OCC, 2 = FRS, 3=FDIC, 4=OTS, 5=NCUA, 7=HUD
4	Parent Respondent ID	16	25	10	AN	If applicable
5	Parent Name (Panel)	26	55	30	AN	If applicable
6	Parent City (Panel)	56	80	25	AN	If applicable
7	Parent State (Panel)	81	82	2	AN	If applicable
8	Region	83	84	2	N	Agency Office Code
9	Assets	85	94	10	N	Assets reported on the prior year-end Call Report or TFR (rounded to the thousands). Right justified and zero filled.
10	Other Lender Code	95	95	1	N	0=Bank, Svg Inst or Credit Union, 1=Mtg Bkg Sub (MBS) of Comm Bk, 2=MBS or BHC or Serv. Corp., 3=HUD, 5=Affiliate
11	Respondent Name (Panel)	96	125	30	AN	Left justified and upper case
12	Filler	126	165	40	AN	Filler
13	Respondent City (Panel)	166	190	25	AN	Left justified
14	Respondent State (Panel)	191	192	2	AN	Postal code abbreviation
15	Filler	193	202	10	AN	Filler
16	Filler	203	212	10	N	Filler
17	Top Holder RSSD ID	213	222	10	N	Assigned by FRS. Right justified with leading zeros
18	Top Holder Name	223	252	30	AN	Left justified and upper case
19	Top Holder City	253	277	25	AN	Left justified
20	Top Holder State	278	279	2	AN	Postal code abbreviation
21	Top Holder Country	280	319	40	AN	Left justified
22	Respondent RSSD ID	320	329	10	N	Right justified with leading zeros.
23	Parent RSSD ID	330	339	10	N	Right justified with leading zeros
24	Respondent FIPS State Number	340	341	2	N	Leading zero included