



HOME MORTGAGE DISCLOSURE ACT (HMDA) DISCLOSURE REPORTS

At the end of each calendar year, the bank submits certain loan data to the government as required by the HMDA. The government then compiles various reports from the submitted data and makes the reports available to the public. The bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at <https://ffiec.cfpb.gov/data-publication/2023>

HMDA Data Publication

The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity. The data and reports can be used along with the [Census](#) demographic information for data analysis purposes. Available below are the data and reports for HMDA data collected in or after 2017. For HMDA data and reports for prior years, visit <https://www.ffiec.gov/hmda/hmdaproducts.htm>.

For information about changes to HMDA Publications visit the [Updates and Notes](#) page.

Select a year

[2023](#) 2022 2021 2020 2019 2018 2017

Dynamic Datasets

[Modified Loan/Application Register \(LAR\)](#)

The modified LAR provides loan-level data for an individual financial institution, as modified by the Bureau to protect applicant and borrower privacy.

→ **Update Frequency:** Upon Institution resubmission

[Dynamic National Loan-Level Dataset](#)

The dynamic files contain the national HMDA datasets, modified by the Bureau to protect applicant and borrower privacy, updated weekly for all HMDA reporters.

→ **Update Frequency:** Weekly on Mondays

Static Datasets

[Snapshot National Loan-Level Dataset](#)

The snapshot files contain the national HMDA datasets as of a fixed date for all HMDA reporters, as modified by the Bureau to protect applicant and borrower privacy.

→ **Data Freeze Date:** May 1, 2024

→ **Update Frequency:** Does not update. Generated a few months after filing deadline

[Disclosure Reports](#)

These reports summarize lending activity for individual institutions, both nationwide and by MSA/MD.

→ **Update Frequency:** Does not update. Generated a few months after filing deadline