



HMDA Disclosure Statements

Home Mortgage Disclosure Act (HMDA) data about the Bank's residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications, ethnicity, race, sex, age and income of applicants and borrowers, and information about loan approvals and denials. These datasets are available online at the [Consumer Financial Protection Bureau \(CFPB\) website](#)¹. Additionally, HMDA data for many other financial institutions is also available at this website.

For HMDA Aggregate and Disclosure Statements collected **prior to 2017** users will have to go to the [Federal Financial Institutions Examination Council \(FFIEC\) website](#)² and perform the following steps to access statements online:

- 1) Select the desired year
- 2) Enter the Charter Number (Respondent ID) or the Institution Name (ex: Santander Bank)
- 3) **Click** Retrieve Institutions
- 4) Select the Institution name and **click** Select Institutions
- 5) Select the area of focus (ex: Boston, MA)
- 6) **Click** Select MSA/MD
- 7) Select the desired report (ex: Disclosure Table 1: Disposition Of Loan Applications, by Location of Property and Type of Loan)
- 8) Select the report file format (ex: PDF)
- 9) **Click** Retrieve Report

In order to access HMDA Disclosure Statements associated with 2017 and future years online please use the following instructions:

- 1) Navigate to the [FFIEC/CFPB HMDA Data Publication website](#)³
- 2) Select Disclosure Reports
- 3) Enter the Institution Name (ex: Santander Bank)
- 4) Select or Enter the MSA/MD name (ex: Boston, MA)
- 10) Choose a generated report (ex: Table 1: Disposition of loan applications, by location of property and type of loan)
- 5) **Click** Save as CSV

¹ CFPB HMDA Website: <https://www.consumerfinance.gov/data-research/hmda/>

² FFIEC HMDA Disclosure Report Website: <https://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

³ FFIEC/CFPB HMDA Data Publication Website: <https://ffiec.cfpb.gov/data-publication/>