

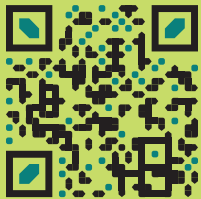
Community Lending Data Portal

USER GUIDE



WOODSTOCK
INSTITUTE

SCAN TO ACCESS THE
COMMUNITY LENDING
DATA PORTAL:



QUESTIONS?

Please email
research@woodstockinst.org

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woodstockinst.org/community-lending-data-portal

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Introduction to Woodstock Institute

Our Mission

Woodstock Institute's mission is to advance economic justice and racial equity within financial systems through research and advocacy at the local, state, and national levels.

Our Vision

Woodstock Institute envisions a society where all people experience economic security and prosperity.

Who We Are

Woodstock Institute is a leading nonprofit research and policy organization in the areas of fair lending, wealth creation, and financial systems reform. Woodstock Institute works locally and nationally to create a financial system in which lower income people and communities of color can safely borrow, save, and build wealth to achieve economic security and community prosperity. Our key tools include applied research, policy development and advocacy, coalition building, and technical assistance.

Chicago-based philanthropists, civil rights activists, and academics founded Woodstock Institute at a time when they were just beginning to expose the process of redlining and the deleterious impact it was having on communities of color. They were among the first to begin using laws such as HMDA and the CRA to undertake the grueling tasks of detailing housing discrimination and helping community groups negotiate with banks and bank regulators to effect change. Since then, Woodstock Institute has been a recognized economic justice leader and bridge-builder between communities and policymakers in this field.

Funded by foundation grants, consulting fees, and charitable donations, we conduct research on financial products and practices, promote effective state and federal policies, convene a coalition of community investment stakeholders working to improve access to credit, and help people use our work to understand the issues and develop and implement solutions.



Community Lending Data Portal Background

The Community Lending Data Portal provides user-friendly access to key financial data. These data are sourced from the Home Mortgage Disclosure Act (HMDA) provided by the Consumer Financial Protection Bureau (CFPB) and small business lending data through the Community Reinvestment Act (CRA) data provided by the Federal Financial Institutions Examination Council (FFIEC). This data portal also includes United States Census Bureau American Community Survey (ACS) socioeconomic and housing characteristics, Federal Deposit Insurance Corporation (FDIC) bank branch data, the United States Postal Service (USPS) active and vacant business address data, and the Record Information Systems foreclosure data.

Users have access to crucial data and visualizations, providing financial lending data for communities throughout Illinois from 2018 to the current available year (which lags one year behind the calendar year i.e. 2024 data is released in 2025), including:

- + **Mortgage and small business lending trends**
- + **Community demographics and housing characteristics**
- + **Top mortgage lenders**
- + **Foreclosure trends**
- + **Bank branch data**
- + **Lending comparisons**

Woodstock Institute previously published and analyzed community lending data covering the Chicago region to make critical information on racial and economic financial disparities freely available to all. Woodstock Institute's goal has always been to provide stakeholders, including community leaders, government officials, and representatives of financial institutions, with the resources they need to champion fair housing and hold lenders accountable. Starting in 2022, Woodstock Institute expanded its mission to democratize data by transitioning to a free online Community Lending Data Portal. This powerful tool provides user-friendly access to foreclosure, mortgage, and small business lending data, allowing users to review data by year, geography, financial institutions, and demographic characteristics.

Community members and groups have access to lending data that enables them to hold financial institutions accountable, in alignment with the goals of HMDA and CRA. Through the disclosure of lending patterns, external stakeholders, grassroots groups, neighborhood residents, and the general public can hold lending institutions accountable to communities. This user-friendly data portal can provide customized data to support the work of individuals and organizations across Illinois. Woodstock Institute continues to work towards the overarching goal of empowering communities through data.

Home Mortgage Disclosure Act (HMDA)

In 1975, Congress passed the Home Mortgage Disclosure Act (HMDA) to help remedy the impacts of redlining, a federal government policy that originated in 1933 with the Home Owners' Loan Corporation (HOLC), which refinanced mortgages to help homeowners avoid foreclosure during the Great Depression. Activists and others fought to require disclosure of crucial loan-level information to curb banks' continuing discriminatory behaviors, thereby allowing organized action against banks that continued to refuse to make mortgage loans to qualified applicants in lower-income urban neighborhoods and communities of color.

Lending institutions are required by HMDA to report census tract-level race, ethnicity, gender, and income data on mortgage applications and originations. The data collected may be used to ensure that lenders adequately serve the housing finance needs of all communities, enforce fair lending laws, address information gaps in local housing markets, and identify opportunities for investment. HMDA requires most mortgage lenders to report data annually.

Since Congress originally passed the law, substantive changes have greatly enhanced the data collected under HMDA and expanded the types of lenders covered. Various amendments and regulatory changes over the years began requiring reporting to include loan applicants and denials (not just originations) by race, gender, and income; ask telephone, internet and mail applicants their race and ethnicity; report on the pricing of higher-cost mortgage loans; a loan's lien status; the type of property that secures a mortgage; and whether a loan application was subject to request for pre-approval.

In 2010, the Dodd-Frank Wall Street Reform and Consumer Protection Act transferred HMDA data rulemaking authority to the newly created CFPB. In 2015, the CFPB issued new rules expanding the data points to be collected and reported by mortgage lenders even further. Some of the new data fields that institutions are now required to report include: age of the borrower, credit score, combined loan-to-value ratio, borrower's debt-to-income ratio, loan points and fees, loan term, prepayment penalties, and interest rate.

HMDA data are reported by federally insured or regulated banks, savings associations, and credit unions that meet an annually adjusted asset threshold and by independent mortgage companies. Generally, institutions that made 100 closed-end mortgage loans or 200 open-ended mortgage loans in the previous two years must report. A partial exemption was created for smaller banks, savings associations, and credit unions that are not required to report fields that were added by the CFPB beyond what the Dodd-Frank Act required.

Community Reinvestment Act (CRA)

In 1977, Congress narrowly passed the Community Reinvestment Act (CRA) to address the systemic inequalities in the finance and lending markets. Alongside additional legislation of this era that addressed racialized lending practices—such as the Equal Credit Opportunity Act in 1974 and Home Mortgage Disclosure Act (HMDA) in 1975—the CRA sought to make lenders, specifically banks, accountable to all communities. Community advocates, policy makers, and economists had rallied against exclusionary and exploitative financial practices that deprived communities access to the credit necessary for economic development.

Financial institutions created systemic barriers for people to access capital in low-to-moderate-income (LMI) communities, capital that would enable neighborhoods to develop small businesses, promote homeownership, and other investments to foster thriving communities. The CRA seeks to hold these institutions accountable for their refusal to lend and provide financial services in lower-income areas on similar terms to those located in wealthier, whiter neighborhoods. The legislation empowers grassroots organizations by providing opportunities for community input when considering whether banks were fulfilling their public obligations to “serve the convenience and needs of the communities which they are chartered to do business.”

The CRA requires banks to report their lending in the communities they are supposed to serve. Banks answer to one of three regulatory bodies: the Federal Reserve Board (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). The Act requires banks to show that they are equitably serving their entire service areas, including LMI communities. Banks submit to a CRA examination to show that their lending meets the requirements and then are provided with one of four ratings: Outstanding, Satisfactory, Needs to Improve, or Substantial Non-Compliance.

The overall impact of community input in the CRA examination process has been highly dependent on both the interpretation of individual regulators and the larger ideological underpinning of the executive administration. Community voices and organizations, however, have been able to capitalize on the merger and acquisition application reviews which provided opportunities for public comment and the opportunity to achieve community benefits agreements from banks who previously failed to adequately serve their communities.

The Illinois Community Reinvestment Act (IL-CRA), passed in 2021, covers critical gaps in the federal CRA. While the federal CRA applies only to banks, the IL-CRA extends to all 3 segments of the mortgage market (state-chartered banks, state-chartered credit unions, and mortgage companies). The IL-CRA, therefore, provides advocates more opportunities to hold lenders accountable and channel lending and investments towards underserved communities.

Tab-by-Tab Explainer: Introduction



Community Lending Data Portal

INTRODUCTION | OVERVIEW | TOP LENDER | MORTGAGE | SMALL BUSINESS | FORECLOSURE | BANK BRANCH | LENDER PERFORMANCE | COMPARISON

Woodstock Institute's Community Lending Fact Books (discontinued in 2022) and Data Portal help users monitor changes to key financial indicators in markets in Illinois. We present data from the community up to the regional level on mortgage lending, community demographics, foreclosure trends, changes in the income levels of local homebuyers, business lending, and the activity of top lenders.

This data comes from two federal laws, the Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA). These laws passed in the 1970's after a national grassroots advocacy campaign that uncovered patterns of redlining gave rise to a community reinvestment movement.

We've found that all stakeholders can use this information in a range of ways:

Community-Based Organizations and Residents

Community-based organizations may use this information to work with lenders to develop community lending partnerships and agreements. They can develop programs that specify target dollar amounts to meet the particular credit needs of a given community.

Individuals, Neighborhood Institutions, and other Institutional Investors

Individuals, unions, pension funds, and local civic and religious institutions can use the information in this portal to consider reinvestment performance in choosing the financial institution where they will do business.

State and Local Government Officials

Government entities can use their economic and statutory power to encourage reinvestment and tighten regulatory controls. The City of Chicago, for example, could use the information in this portal in deciding where to place municipal deposits.

Real Estate Agents

Most homebuyers depend on advice from real estate agents to help them choose a mortgage lender. The range of mortgage products now available challenges agents to find new ways to best serve the financing needs of homebuyers and sellers. The information in this portal can help identify lenders with a good lending record in specific communities.

Lenders

Careful analysis of this information can help lenders accurately target marketing, hiring, and lending programs for both expansions of market share and increases in community reinvestment lending.

Banking Regulators

Federal and state banking regulators can use this information to assess the relative performance of different financial institutions in serving the credit needs of their communities as required under the CRA and state reinvestment requirements.



As the landing page of the data portal, the **Introduction Tab** provides an overview of the entire data portal and the resources provided. It is a grounding space that helps users:

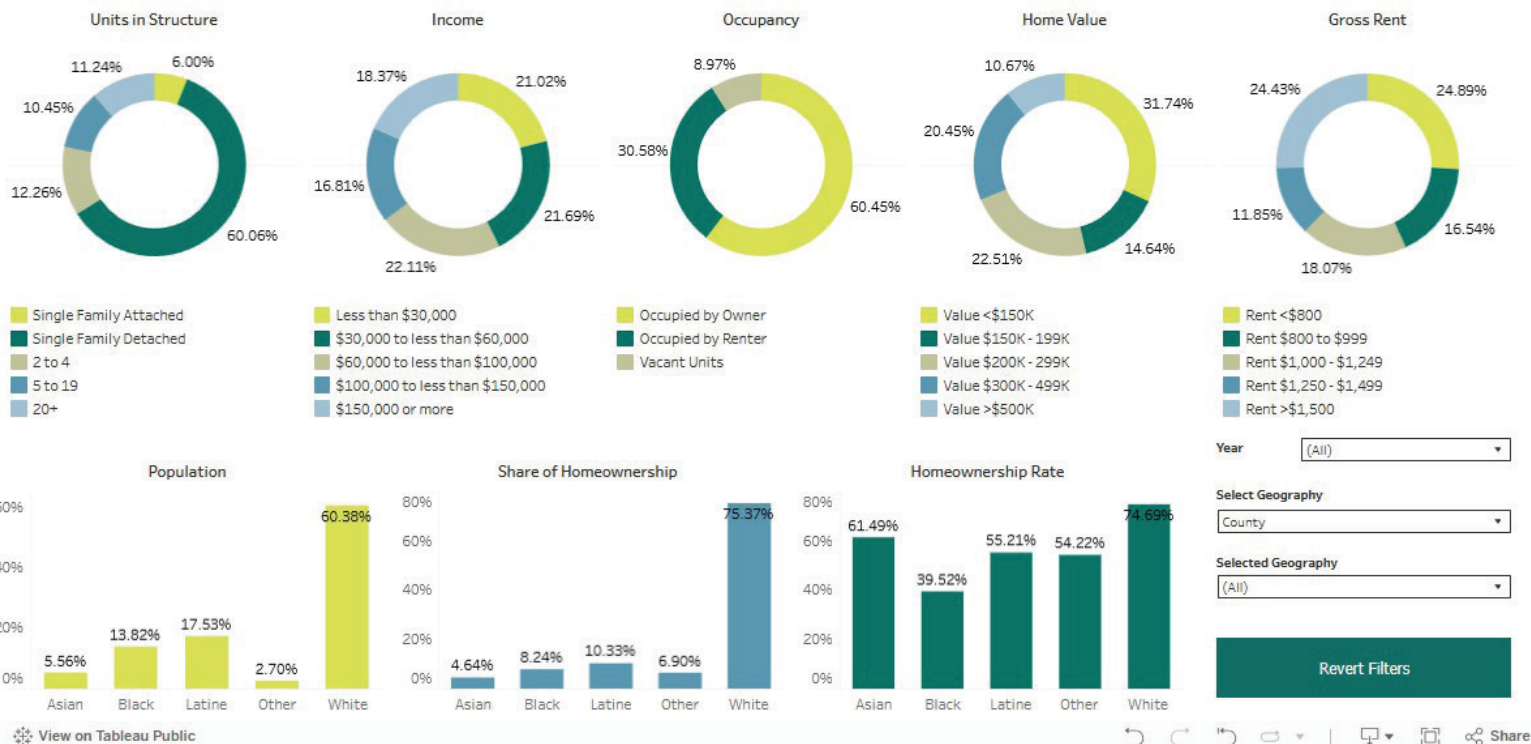
- + Understand the data sources that power the portal
- + Ideas on how various stakeholders can use the data portal
- + A brief overview of each tab available in the portal
- + An explanation of the different potential filters that can be used in the data portal
- + Important notes on the data, expected improvements, and dates of updates

Tab-by-Tab Explainer: Overview



Community Lending Data Portal

INTRODUCTION | **OVERVIEW** | TOP LENDER | MORTGAGE | SMALL BUSINESS | FORECLOSURE | BANK BRANCH | LENDER PERFORMANCE | COMPARISON



Socioeconomic and housing characteristics provide important insights into the specific geography(ies) that users are interested in understanding. With multiple visualizations built on data from the American Community Survey (ACS) 5-year survey, the **Overview Tab** provides users with the opportunity to quickly get a sense of the following variables:

- + **Units in Structure:** Number of units located within a housing structure. This includes single family attached, single family detached, two to four units, five to 19 units, and properties with more than 20 units.
- + **Income:** Household income is presented in five categories: Less than \$30,000; \$30,000 to less than \$60,000; \$60,000 to less than \$100,000; \$100,000 to less than \$150,000; and \$150,000 or more.
- + **Occupancy:** Percentage of units that are owner-occupied, renter-occupied, or vacant.

Tab-by-Tab Explainer: Overview

- + **Home Value:** Percentage of homes that fall within five value categories: less than \$150,000; between \$150,000 and \$199,999; between \$200,000 and \$299,999; between \$300,000 and \$499,000; and over \$500,000.
- + **Gross Rent:** of units with full monthly rental amounts within the following five categories: Less than \$800, between \$800 and \$999, between \$1,000 and \$1,249, between \$1,250 and \$1,499, and greater than \$1,500.
- + **Population:** Proportion of Asian, Black, Latine, Other, and White individuals living in the selected geography.
- + **Share of Homeownership:** Percentage of homeowners by race compared to all homeowners. The total number of homeowners of a specified race is divided by the total number of homeowners within the specified geography.
- + **Homeownership Rate:** Proportion of homeowners in each racial group in the selected geography. It is the total number of homeowners of a specific race divided by the total population of that racial group in the geography.

These variables allow users to understand basic socioeconomic and demographic data in the selected geographies.



Tab-by-Tab Explainer: Top Lender



Community Lending Data Portal

INTRODUCTION	OVERVIEW	TOP LENDER	MORTGAGE	SMALL BUSINESS	FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON
Top Lenders for Table	Applications	Originations	% Originated	Total Loan Amount	% Purchase Origin..	% Refinance Origin..	% Originations B..	9
All Others	1,543,591	960,439	62%	\$233.70B	53%	39%	21%	
JPMorgan Chase Bank, National Associ..	220,605	111,055	50%	\$38.51B	38%	56%	27%	
GUARANTEED RATE, INC.	212,646	137,277	65%	\$41.66B	61%	38%	22%	
U.S. Bank National Association	177,195	53,251	30%	\$12.14B	34%	42%	22%	
Wells Fargo Bank, National Association	152,268	41,530	27%	\$15.39B	37%	59%	23%	
LOANDEPOT.COM, LLC	79,006	51,787	66%	\$13.08B	52%	47%	38%	
Rocket Mortgage, LLC	78,265	54,829	70%	\$11.66B	31%	65%	28%	
The Huntington National Bank	71,709	41,624	58%	\$13.70B	35%	39%	29%	
Bank of America, National Association	69,531	30,096	43%	\$9.20B	38%	37%	28%	
PNC Bank, National Association	65,854	36,403	55%	\$8.14B	23%	46%	27%	
FREEDOM MORTGAGE CORPORATION	62,591	23,993	38%	\$5.18B	12%	88%	31%	
NEWREZ LLC	60,958	12,876	21%	\$2.88B	24%	76%	25%	
PENNYMAC LOAN SERVICES, LLC	59,941	10,761	18%	\$2.45B	26%	72%	33%	
Fifth Third Bank, National Association	59,161	25,817	44%	\$6.28B	26%	48%	22%	
CALIBER HOME LOANS, INC.	56,303	34,303	61%	\$7.57B	62%	38%	33%	
BMO Harris Bank National Association	56,124	24,868	44%	\$4.52B	13%	42%	19%	
Fairway Independent Mortgage Corpor..	54,283	38,285	71%	\$9.17B	75%	25%	28%	
NATIONSTAR MORTGAGE LLC	51,984	21,326	41%	\$4.11B	7%	90%	28%	
QUICKEN LOANS, LLC	51,952	36,404	70%	\$7.95B	22%	76%	16%	
UNITED SHORE FINANCIAL SERVICES, ..	46,294	37,639	81%	\$9.42B	60%	40%	29%	
Discover Bank	41,194	5,113	12%	\$0.40B	2%	18%	23%	
AmeriHome Mortgage Company, LLC	38,746	2,095	5%	\$0.49B	41%	59%	39%	
Barrington Bank & Trust Company, N.A.	37,361	27,008	72%	\$7.17B	45%	53%	21%	
AmeriSave Mortgage Corporation	36,171	7,500	21%	\$1.72B	17%	83%	21%	
CROSSCOUNTRY MORTGAGE, LLC	35,797	25,476	71%	\$7.23B	60%	39%	23%	
UNITED WHOLESALE MORTGAGE, LLC	35,595	27,476	77%	\$7.46B	56%	44%	35%	
HOME POINT FINANCIAL CORPORATION	33,413	18,240	55%	\$4.77B	47%	53%	26%	
FIRST CENTENNIAL MORTGAGE CORP..	33,302	25,670	77%	\$6.27B	57%	43%	31%	
CITIZENS EQUITY FIRST	32,852	21,497	65%	\$2.39B	40%	29%	10%	
CHASE AND CHASE MORTGAGE CO.	32,591	36,677	83%	\$6.31B	43%	56%	36%	

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The **Top Lender Tab** provides the opportunity for portal users to see the lending behavior of up to 100 of the top lenders in a given geography. Sourced from the Home Mortgage Disclosure Act (HMDA), this tool provides information crucial to comparing lender behavior within the same geography. The data has the potential to allow interested stakeholders the ability to hold specific lenders accountable for their actions or inactions, or, alternatively, to show which lenders are doing a good job lending to specific populations.

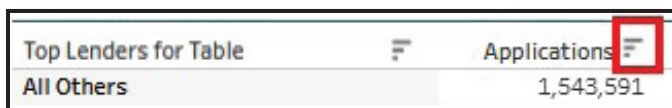
The data available includes:

- + **Lender Name**
- + **Number of Applications**
- + **Number of Originations**
- + **Origination Rate**
- + **Total Loan Amount:** The combined dollar amount for all loans made by the lender.

Tab-by-Tab Explainer: Top Lender

- + **Percent of Originated Loans that are Purchase Loans:** Calculated by dividing the number of purchase loans originated by the lender by the total number of loans originated by the lender.
- + **Percent of Originated Loans that are Refinance Loans:** Calculated by dividing the number of refinance loans originated by the lender by the total number of loans originated by the lender.
- + **Percent of Originated Loans that are for Borrowers of Color:** Calculated by dividing the number of originated loans for borrowers who identified as Asian, Black, Latine, Multiracial, Native American, or Pacific Islander by the total number of loans originated by the lender (this includes all loans originated, even those with “Race Not Reported” for the race or ethnicity of the borrower).
- + **Percentage of Originated Loans for LMI Borrowers:** Calculated by dividing the number of originated loans for borrowers that had low-to-moderate income by the total number of loans originated by the lender (excluding all loans originated for those without incomes reported).
- + **Number of LMI originations**
- + **Number of Purchase Originations**
- + **Number of Refinance Originations**

This tab also allows users to sort the top lenders by those same characteristics. Users can, for example, sort the top lenders by their origination rate or by the percentage of originated loans for LMI borrowers. Users can sort the lenders by each of the columns by clicking on the three lines shaped like a triangle next to the title of each column (see image below). If the lines are not visible, hover over the column name and they will appear. One click will sort



Top Lenders for Table	Applications
All Others	1,543,591

that column in descending order, two clicks will sort it in ascending order, and three clicks will sort all columns by alphabetical order of the lender name in the first column.

By selecting filters (such as lenders by race, loan type, etc.) users can narrow down their data sets even further. See the “Filtering” section on page 21 for a complete description of how to filter the data.

Tab-by-Tab Explainer: Mortgage



Community Lending Data Portal

INTRODUCTION	OVERVIEW	TOP LENDER	MORTGAGE	SMALL BUSINESS	FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON		
	Asian	Black	Latine	Multiracial	Native American	Pacific Islander	Race Not Reported	White	Total	Year
Applications	234,391	294,920	458,147	35,280	4,218	2,552	825,930	2,208,805	4,064,243	(All)
Originations	140,790	148,177	250,632	19,559	2,160	1,328	314,009	1,381,992	2,258,647	Select Geography
Denials	29,629	61,756	78,909	5,961	877	467	87,048	266,785	531,432	County
Conventional Originations	130,386	96,173	188,734	15,618	1,678	1,016	263,873	1,190,396	1,887,874	Selected Geography
FHA Originations	7,831	39,568	51,017	2,512	286	185	33,267	119,021	253,687	(All)
Purchase Originations	69,796	84,654	145,501	11,279	1,105	605	149,444	626,666	1,089,050	Specific Race & Ethnicity
Refinance Originations	62,090	51,925	86,001	6,851	822	598	136,820	632,121	977,228	(All)
Principal Residence Applications	211,372	276,468	431,190	33,119	3,954	2,381	733,154	2,080,972	3,772,610	Well Qualified Applicant
Median Loan Cost	\$3,998	\$4,970	\$4,913	\$4,545	\$4,095	\$4,088	\$4,718	\$3,298	\$4,060	(All)
Total Loan Costs Reported	131,131	138,039	239,412	18,287	1,762	1,189	465,502	1,260,323	2,255,645	Loan Purpose
Total Number of Loans with Loan ..	47,251	68,440	115,972	7,651	695	433	211,617	385,912	837,971	(All)
Median Loan Amount for Loans O..	\$255K	\$175K	\$195K	\$205K	\$185K	\$205K	\$205K	\$195K	\$195K	Loan Type
Median Cost-to-Loan Ratio	1.34%	2.63%	2.38%	1.90%	2.02%	1.76%	1.82%	1.59%	1.74%	(All)
Median Income Reported	\$117K	\$78K	\$75K	\$89K	\$83K	\$95K	\$95K	\$96K	\$92K	Lien Status
Median Cost-to-Income Ratio	2.94%	6.15%	6.18%	4.32%	4.55%	3.79%	3.87%	3.25%	3.68%	(All)
Median Property Value for Loans ..	\$355K	\$225K	\$245K	\$265K	\$245K	\$275K	\$275K	\$275K	\$265K	LMI Borrower
Median Cost-to-Property Value R..	0.98%	2.18%	1.94%	1.50%	1.59%	1.37%	1.37%	1.16%	1.29%	(All)
										Revert Filters
View on Tableau Public										Share

The **Mortgage Tab** provides tabulated lending metrics by racial group (Asian, Black, Latine, Multiracial, Native American, Pacific Islander, Race Not Reported, and White), and the overall total. These data are sourced from the Home Mortgage Disclosure Act (HMDA).

The following variables are available:

- + Number of Applications
- + Number of Originations
- + Number of Denials
- + Number of Conventional Loan Originations
- + Number of Federal Housing Administration (FHA) Originations
- + Number of Purchase Loan Originations
- + Number of Refinance Loan Originations

Tab-by-Tab Explainer: Mortgage

- + **Number of Principal Residence Applications**
- + **Median Loan Cost**
- + **Total Number of Loan Costs Reported**
- + **Total Number of Loans with Loan Cost >\$5,000**
- + **Median Loan Amount for Loans Originated:** Calculated by identifying the middle value of reported loan amounts for originated loans.
- + **Median Cost-to-Loan Ratio:** Calculated by finding the median of the ratio between reported loan costs and reported loan amounts.
- + **Median Income Reported:** Calculated by finding the median applicant income for the selected geography, excluding all applications where the income was not reported.
- + **Median Cost-to-Income Ratio:** Calculated by finding the median of the ratio between reported loan costs and reported loan amounts.
- + **Median Property Value for Loans Originated:** Calculated by identifying the median of reported property values for originated loans.
- + **Median Cost-to-Property Value Ratio:** Calculated by finding the median of the ratio between reported loan costs and reported property values.

While the tab does not provide visualizations for these trends, Woodstock has created a template to create visualizations of the data. Please see the “Downloading Data” section starting on page 26 for instructions on downloading data.

Tab-by-Tab Explainer: Small Business

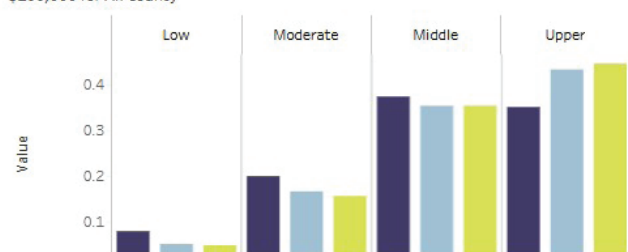


Community Lending Data Portal

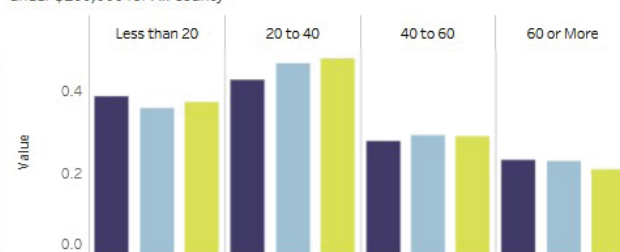
INTRODUCTION | OVERVIEW | TOP LENDER | MORTGAGE | **SMALL BUSINESS** | FORECLOSURE | BANK BRANCH | LENDER PERFORMANCE | COMPARISON

Woodstock Institute's Patterns of Disparity Dashboard analyzes small business lending by comparing the share of the total amount of loans (\$), share of the total number of loans, and total volume of loans (\$) under \$100,000 to the share of active businesses by census tract income level and non-white population.

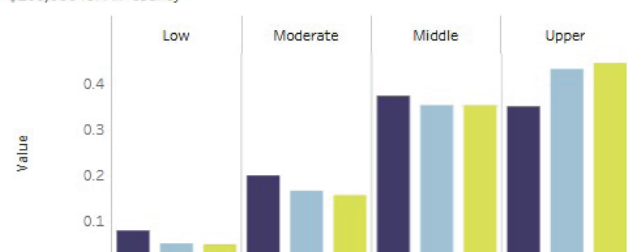
Census Tract Income Level - Percent of Business, Loans and Dollar Amounts under \$100,000 for All County



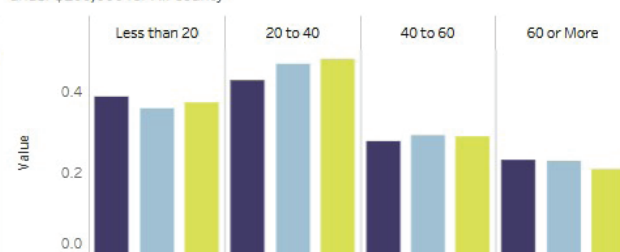
Proportion of Non-White Residents - Percent of Business, Loans and Dollar Amounts under \$100,000 for All County



Census Tract Income Level - Percent of Business, Loans and Dollar Amounts under \$100,000 for All County



Proportion of Non-White Residents - Percent of Business, Loans and Dollar Amounts under \$100,000 for All County



Top Lenders by County

Measure Names
■ % of Total Active Businesses
■ % of Total <100K Loans
■ % of Total <100K Amount

Year
(All)

Select Geography for Comparison 1
County

Comparison 1 Geography
(All)

Select Geography for Comparison 2
County

Comparison 2 Geography
(All)

Revert Filters

View on Tableau Public

Share

Small businesses play an important role in creating economic opportunities within communities, and access to adequate levels of capital is an important element of success for small businesses. Access to capital allows businesses to grow more rapidly, hire more workers, improve efficiency, and strengthen commercial corridors.

Woodstock Institute's **Patterns of Disparity Dashboard** on the **Small Business Tab** analyzes small business lending by comparing the share of the total number and amount of loans under \$100,000 to the share of active businesses by census tract income level and non-white population. Comparing the share of lending to the share of active businesses allows users to determine the disparities in lending across census tracts. Proportional lending would be where the share of active businesses, the number of loans under \$100,000, and the share of the amount of money lent in the census tracts are equal.

The **Top Lender Button** on the main Small Business tab allows users to analyze the top lenders by county. The data enables users to view top lenders by eight different measures: Number of Loans Under \$100,000,

Tab-by-Tab Explainer: Small Business



Community Lending Data Portal

INTRODUCTION	OVERVIEW	TOP LENDER	MORTGAGE	SMALL BUSINESS	FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON
Top Lenders for Table by County	Number of Loans <100K	Amount of Loans <100K	Number of Loans 100-250K	Amount of Loans 100-250K	Number of Loans >250K	Amount of Loans >250K	Gross Revenue <1M Number	Gross Revenue <1M Amount
All Others	312,223	\$5.59M	30,682	\$5.18M	30,064	\$16.12M	125,477	\$6.53M
JPMORGAN CHASE BANK, NA	292,021	\$4.02M	5,613	\$0.90M	3,375	\$1.73M	197,744	\$2.46M
US BANK NA	87,277	\$1.06M	2,192	\$0.34M	1,301	\$0.63M	73,677	\$0.88M
FIFTH THIRD BK NA	14,157	\$0.43M	2,498	\$0.42M	2,767	\$1.51M	11,571	\$0.73M
BMO HARRIS BANK N.A.	22,629	\$0.72M	5,362	\$0.81M	2,435	\$1.10M	12,689	\$0.63M
FIRST MIDWEST BANK	7,773	\$0.28M	2,623	\$0.45M	3,381	\$1.80M	6,707	\$0.59M
WELLS FARGO BANK N.A.	78,678	\$0.95M	455	\$0.08M	532	\$0.31M	45,643	\$0.58M
PNC BANK N.A.	31,648	\$0.67M	2,802	\$0.48M	2,057	\$1.11M	19,461	\$0.58M
AMERICAN EXPRESS NATIONAL BANK	245,558	\$2.67M	3,283	\$0.49M	789	\$0.31M	59,273	\$0.57M
BANK OF AMERICA, N.A.	49,515	\$0.74M	1,352	\$0.22M	1,116	\$0.58M	29,561	\$0.54M
MORTON COMMUNITY BANK	10,500	\$0.35M	2,166	\$0.37M	1,876	\$0.94M	7,918	\$0.52M
CITIBANK, N.A.	88,460	\$0.61M	396	\$0.06M	201	\$0.09M	72,611	\$0.49M
LAKE FOREST BANK & TRUST CO NA	20,837	\$0.38M	2,033	\$0.33M	1,648	\$0.81M	12,777	\$0.49M
THE HUNTINGTON NATIONAL BANK	6,348	\$0.23M	1,418	\$0.23M	1,198	\$0.60M	5,908	\$0.48M
WINTRUST BANK	5,983	\$0.18M	1,710	\$0.29M	2,314	\$1.30M	5,379	\$0.34M
BANK OF AMERICA NA	36,100	\$0.49M	374	\$0.06M	371	\$0.21M	25,610	\$0.34M
FIRST MID BANK AND TRUST, NA	4,717	\$0.16M	1,117	\$0.19M	1,084	\$0.56M	4,363	\$0.33M
UNITED COMMUNITY BANK	4,881	\$0.14M	839	\$0.14M	713	\$0.38M	4,975	\$0.31M
CHASE BANK USA, NA	61,710	\$0.63M	8	\$0.00M	0	\$0.00M	20,956	\$0.31M
CARROLLTON BANK	3,620	\$0.12M	926	\$0.16M	942	\$0.51M	2,940	\$0.30M
BYLINE BANK	4,306	\$0.15M	1,651	\$0.28M	2,287	\$1.29M	2,708	\$0.29M
OLD SECOND NATIONAL BANK	1,812	\$0.08M	1,181	\$0.21M	1,535	\$0.82M	1,102	\$0.29M
BUSEY BANK	4,613	\$0.18M	1,564	\$0.27M	2,072	\$1.14M	1,597	\$0.27M
LAKESIDE BANK	1,278	\$0.04M	494	\$0.08M	826	\$0.46M	727	\$0.26M
MIDLAND STATES BANK	3,400	\$0.13M	930	\$0.16M	1,055	\$0.56M	1,412	\$0.24M
HEARTLAND BANK AND TRUST COMPA	2,735	\$0.10M	666	\$0.12M	679	\$0.37M	2,060	\$0.23M
BMO HARRIS BANK NA	6,201	\$0.22M	1,665	\$0.27M	986	\$0.43M	4,321	\$0.21M
HINSDALE BANK & TRUST CO NA	2,797	\$0.10M	920	\$0.16M	1,079	\$0.60M	2,410	\$0.21M
FIRST NATIONAL BANK OF OMAHA	7,283	\$0.14M	582	\$0.10M	587	\$0.30M		

Patterns of Disparity

Year

(All)

County

(All)

Top Lenders

50

Sort Table By

GR <1M Amount

Revert Filters

Top Lenders for Table by County

All Others

Amount of Loans Under \$100,000, Number of Loans between \$100,000 and \$250,000, Amount of Loans between \$100,000 and \$250,000, Number of Loans over \$250,000, Amount of Loans over \$250,000, Number of Loans made to businesses with Gross Revenue under \$1,000,000, and the Amount of Loans made to businesses with Gross Revenue under \$1,000,000. Users can sort the lenders by each of the columns by clicking on the three lines shaped like a triangle next to the title of each column (see inset image above). If the lines are not visible, hover over the column name and they will appear. One click will sort that column in descending order, two clicks will sort in ascending order and three clicks will sort all columns by alphabetical order of the lender name in the first column.

The data on small business activity come from reports that large institutions insured by the Federal Deposit Insurance Corporation (FDIC) must submit to the Federal Financial Institutions Examinations Council (FFIEC) under the Community Reinvestment Act (CRA).

Tab-by-Tab Explainer: Foreclosure



The **Foreclosure Tab** provides data from the Record Information Systems that shows the number foreclosures within the Seven County Region of Chicagoland and allows for a comparison with another county or selection of counties.

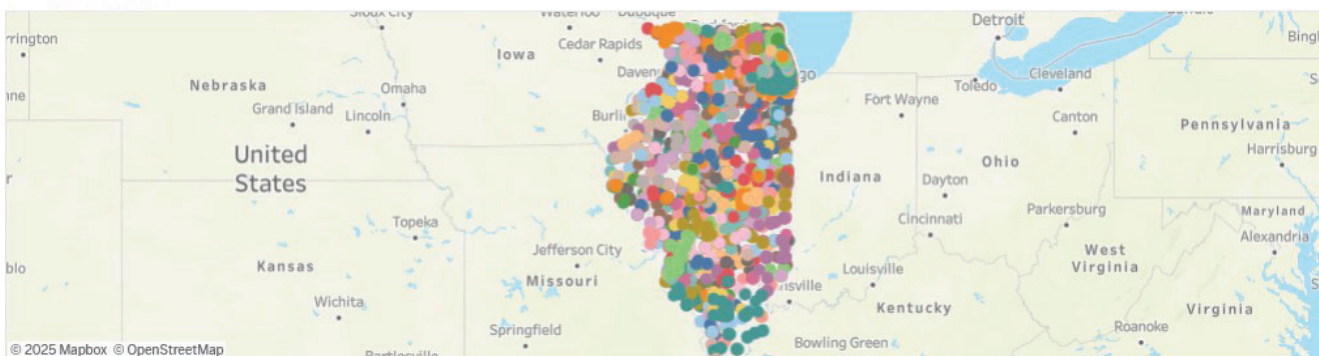
Tab-by-Tab Explainer: Bank Branch



Community Lending Data Portal

INTRODUCTION | OVERVIEW | TOP LENDER | MORTGAGE | SMALL BUSINESS | FORECLOSURE | **BANK BRANCH** | LENDER PERFORMANCE | COMPARISON

Lender Branches



Year
(All)

Select Geography
County

Selected Geography

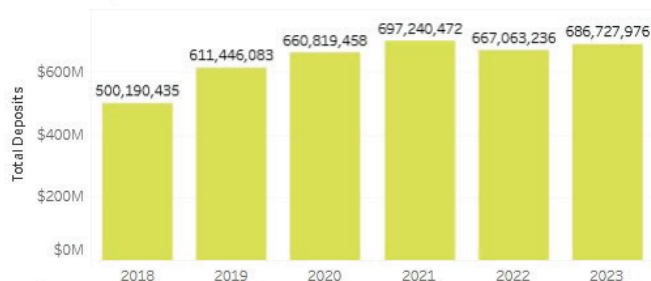
- ☒ (All)
- ☒ Adams
- ☒ Alexander
- ☒ Bond
- ☒ Boone
- ☒ Brown
- ☒ Bureau
- ☒ Calhoun
- ☒ Carroll
- ☒ Cass
- ☒ Champaign
- ☒ Christian
- ☒ Clark
- ☒ Clay

Lender
(All)

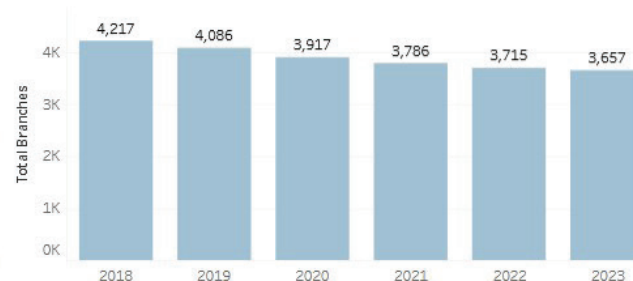
Lender Branch
(All)

Revert Filters

Lender Deposits



Number of Branches



View on Tableau Public

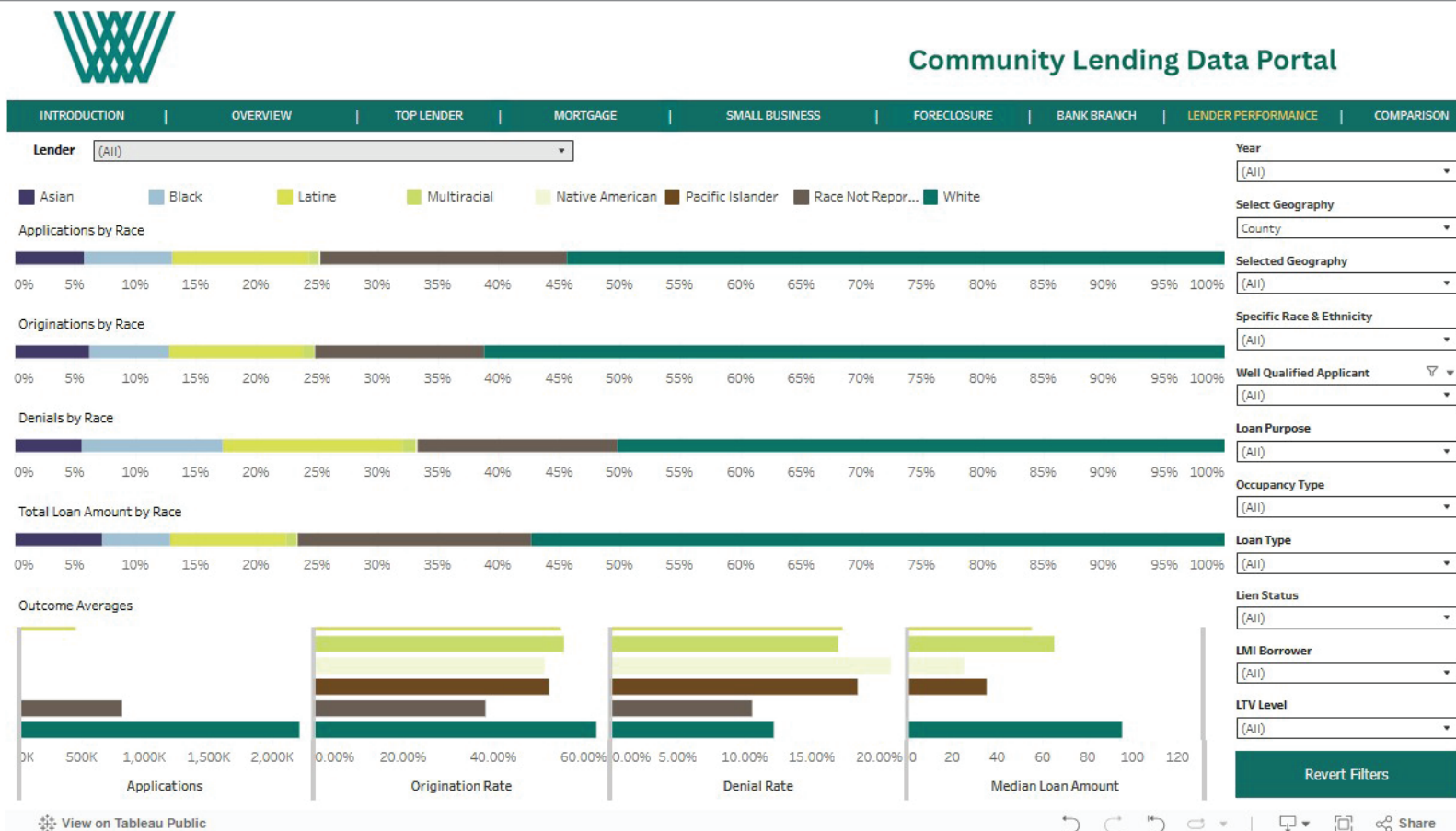
Share

Bank branch locations can make a difference in whether potential borrowers have access to a variety of mortgage and small business lending products. The **Bank Branch Tab** allows users the ability to see where banks are located in either counties, municipalities, or zip codes. Using the controls on the far left of the map, users can also manually zoom in on a location of interest to better visualize how many (or few) branches exist in the geography of interest. The data comes from the Federal Deposit Insurance Corporation (FDIC), and the tab provides the following:

- + **Map of the bank branches with the name and exact address location**
- + **The amount of total lender deposits by year**
- + **Number of total branches by year**

The amount of total lender deposits within a community can be a sign of the local economy's health and the availability of funding for small businesses and stakeholders looking to invest in the community. A loss in lender deposits or number of branches can signal a reduction of investment in that community. Due to data limitations, however, the data does not disaggregate the deposit data or number of bank branches on a more granular level.

Tab-by-Tab Explainer: Lender Performance



The **Lender Performance Tab** provides key visualizations, by race, that enable users to get a clear picture of lender behavior on mortgage lending. By choosing a specific lender, users are provided several visualizations that show the information below:

+ **Applications by Race**

+ **Originations by Race**

+ **Denials by Race**

+ **Total Loan Amount by Race**

+ **Outcome Averages:**

— **Applications**

— **Origination Rate**

— **Denial Rate**

— **Average Loan Amount**

Additional filters allow users to obtain visualizations that compare and contrast a specific lender's performance across geographies, time, and across products. This allows users to show differences (or similarities) in how communities are (or are not) obtaining loans from these lenders.

Tab-by-Tab Explainer: Comparison



Community Lending Data Portal

INTRODUCTION OVERVIEW TOP LENDER MORTGAGE SMALL BUSINESS FORECLOSURE BANK BRANCH LENDER PERFORMANCE COMPARISON								
All County								
	Asian	Black	Latine	Multiracial	Native American	Pacific Islander	White	Total
Origination Rate	60.07%	50.24%	54.71%	55.44%	51.21%	52.04%	62.57%	60.05%
Denial Rate	12.64%	20.94%	17.22%	16.90%	20.79%	18.30%	12.08%	13.72%
Median Property Value for Loan...	\$355K	\$225K	\$245K	\$265K	\$245K	\$275K	\$275K	\$265K
Median Income Reported	\$117K	\$78K	\$75K	\$89K	\$83K	\$95K	\$96K	\$92K
Median Loan Amount for Loans ..	\$255K	\$175K	\$195K	\$205K	\$185K	\$205K	\$195K	\$195K
% Applicants with LTV > 80%	31.36%	55.43%	51.24%	46.45%	44.06%	41.65%	37.28%	40.52%
% Applicants with DTI > 43%	28.26%	37.86%	37.42%	31.46%	30.86%	33.44%	24.74%	28.02%
All Community Area*								
	Asian	Black	Latine	Multiracial	Native American	Pacific Islander	White	Total
Origination Rate	60.07%	50.24%	54.71%	55.44%	51.21%	52.04%	62.57%	60.05%
Denial Rate	12.64%	20.94%	17.22%	16.90%	20.79%	18.30%	12.08%	13.72%
Median Property Value for Loan...	\$355K	\$225K	\$245K	\$265K	\$245K	\$275K	\$275K	\$265K
Median Income Reported	\$117K	\$78K	\$75K	\$89K	\$83K	\$95K	\$96K	\$92K
Median Loan Amount for Loans ..	\$255K	\$175K	\$195K	\$205K	\$185K	\$205K	\$195K	\$195K
% Applicants with LTV > 80%	31.36%	55.43%	51.24%	46.45%	44.06%	41.65%	37.28%	40.52%
% Applicants with DTI > 43%	28.26%	37.86%	37.42%	31.46%	30.86%	33.44%	24.74%	28.02%

Year
(All)

Specific Race & Ethnicity
(All)

Select Geography for Comparison 1
County

Comparison 1 Geography
(All)

Select Geography for Comparison 2
Community Area*

Comparison 2 Geography
(All)

Revert Filters

View on Tableau Public

Share

The **Comparison Tab** allows users to select two geographies and compare the following information by racial group:

- + **Origination Rate**
- + **Denial Rate**
- + **Median Property Value for Originated Loans:** Calculated by identifying the median of reported property values for originated loans.
- + **Median Income Reported:** Calculated by finding the median income reported, excluding applications where income was not reported.
- + **Median Loan Amount for Loans Originated:** Calculated by identifying the middle value of reported loan amounts for originated loans.

Tab-by-Tab Explainer: Comparison

- + **% of Applicants with LTV >80%:** Calculated by dividing the number of applicants with a Loan-to-Value (LTV) ratio greater than 80% by the total number of applicants who reported LTV values.
- + **% of Applicants with DTI > 43%:** Calculated by dividing the number of applicants with a Debt-to-Income (DTI) ratio greater than 43% by the total number of applicants who reported DTI values.



What Is Filtering?

Filters enable users to create subsets of data by sorting, refining, and excluding different variables found within the reported data. Filtering allows users to form a clear understanding of the findings of the data and provides the opportunity for users to create more accurate, impactful stories.

Choosing Filters to Compare

The process of choosing the filters depends on the question being asked of the data. Creating a problem statement that has a concrete group(s) of what to look for will allow the user to better adapt the data to their purposes.

For example, what are the variations in racial composition for those who are receiving mortgages for investment properties? Are there areas in the city where investment has been growing year over year? If so, which lenders seem to be providing those types of loans? Are there disparities in the denial rate of those loans across racial groups? The data portal allows users to investigate the data and organize it to answer to such questions—backed by credible data sources!

Geographic Filters

Geographic filters are important to be able to compare and contrast the different areas of Illinois. Rural areas have both differing credit needs and abilities to meet those needs. There are also different compositions (a majority of single-family homes versus a majority of multifamily homes) that can make a difference in the ways that communities look.

Time Filters

Trends over time are a crucial aspect of the lending data that allows users to see if and how changes have occurred temporally. The Data Portal is updated annually with new data from Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), and American Community Survey (ACS). When deciding what data to look at, users can select all (which would have all years of data) or they can select a single year or groups of years.

HMDA-Related Filters

Post-2017 HMDA requires a multitude of fields that provide an incredible array of options to better understand mortgage lending patterns within the geography a user chooses. Woodstock has selected variables that provide a comprehensive look at the data, thereby allowing users to build detailed pictures of lending. Additional variables collected through HMDA that are not included in the data portal can be located on the Consumer Financial Protection Bureau's website: <https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields>.

Due to data limitations, data is only disaggregated at the level provided by the original source. This includes limited geographies, financial institutions, demographic characteristics, and economic characteristics.

A Tab-by-Tab Outline of All Available Filters

The Community Lending Data Portal includes a multitude of ways that users can group and compare data. Users can create detailed analyses of lending patterns geographically, demographically, and temporally. Below is a list of the filters available for each tab, definitions for each of the filters available can be found in the Data Dictionary starting on page 38. Asterisks (*) denote that the geography is only available for Chicago data:

Overview

- ▶ **Year**
- ▶ **Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*, Ward*)

Top Lender

- ▶ **Number of Lenders** (from 10 to 100)
- ▶ **Year**
- ▶ **Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*, Ward*)
- ▶ **Race** (Asian, Black, Latine, Multiracial, Native American, Pacific Islander, White, Race Not Reported)
- ▶ **Specific Race and Ethnicity** (Chinese, Cuban, Filipino, Guamanian, Indian, Japanese, Korean, Mexican, Native Hawaiian, Not Reported, Other Asian, Other Latine, Other Pacific Islander, Puerto Rican, Samoan, Vietnamese)
- ▶ **Well Qualified Applicant** (No or Yes)
- ▶ **Loan Purpose** (Cash-Out Refinancing, Home Improvement, Other, Purchase, Refinance)
- ▶ **Occupancy Type** (Investment, Principal, Secondary)
- ▶ **Loan Type** (Conventional, Federal Housing Administration (FHA), United States Department of Agriculture (USDA), Veterans Affairs (VA))
- ▶ **Lien Status** (First Lien, Subordinate Lien)

Mortgage

- ▶ **Year**
- ▶ **Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*, Ward*)
- ▶ **Race** (All, Asian, Black, Latine, Multiracial, Native American, Pacific Islander, White, Race Not Reported)
- ▶ **Specific Race and Ethnicity** (All, Chinese, Cuban, Filipino, Guamanian, Indian, Japanese, Korean, Mexican, Native Hawaiian, Not Reported, Other Asian, Other Latine, Other Pacific Islander, Puerto Rican, Samoan, Vietnamese)
- ▶ **Well Qualified Applicant** (All, No, Yes)
- ▶ **Loan Purpose** (All, Cash-Out Refinancing, Home Improvement, Other, Purchase, Refinance)
- ▶ **Occupancy Type** (All, Investment, Principal, Secondary)
- ▶ **Loan Type** (All, Conventional, FHA, USDA, VA)
- ▶ **Lien Status** (All, First Lien, Subordinate Lien)
- ▶ **LMI Borrower** (All, Non-LMI Borrower, LMI Borrower)
- ▶ **Lender** (All lenders reported for the selected year(s) will be listed on this filter option)

Small Business

Patterns of Disparity Dashboard

- ▶ **Year**
- ▶ **Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*)

Top Lenders by County

- ▶ **Year**
- ▶ **County**
- ▶ **Number of Lenders** (from 10 to 100)

Foreclosure

- ▶ **Geography** (Seven Counties of Chicagoland: Cook, DuPage, Kane, Kendall, Lake, McHenry, Will)

Bank Branch

- ▶ **Year**
- ▶ **Geography** (County, Municipality, Zip Code)
- ▶ **Lender** (All lenders reported for the selected year[s] will be listed on this filter option)
- ▶ **Lender Branch** (All branch names reported for the selected year[s] will be listed on this filter option)

Lender Performance

- ▶ **Lender** (All lenders reported for the selected year[s] will be listed on this filter option)
- ▶ **Year**
- ▶ **Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*, Ward*)
- ▶ **Race** (All, Asian, Black, Latine, Multiracial, Native American, Pacific Islander, Race Not Reported, White)
- ▶ **Specific Race and Ethnicity** (All, Chinese, Cuban, Filipino, Guamanian, Indian, Japanese, Korean, Mexican, Native Hawaiian, Not Reported, Other Asian, Other Latine, Other Pacific Islander, Puerto Rican, Samoan, Vietnamese)
- ▶ **Well Qualified Applicant** (All, No, Yes)
- ▶ **Loan Purpose** (All, Cash-Out Refinancing, Home Improvement, Other, Purchase, Refinance)
- ▶ **Occupancy Type** (All, Investment, Principal, Secondary)
- ▶ **Loan Type** (All, Conventional, FHA, USDA, VA)
- ▶ **Lien Status** (All, First Lien, Subordinate Lien)
- ▶ **LMI Borrower** (All, Non-LMI Borrower, LMI Borrower)
- ▶ **LTV Level** (All, Between 80 & 90%, Greater than 90%, Less than 80%, Not Reported)

Comparison

- ▶ **Year**
- ▶ **Specific Race and Ethnicity** (All, Chinese, Cuban, Filipino, Guamanian, Indian, Japanese, Korean, Mexican, Native Hawaiian, Not Reported, Other Asian, Other Latine, Other Pacific Islander, Puerto Rican, Samoan, Vietnamese)

Filtering

- ▶ **Comparison 1 Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*)
- ▶ **Comparison 2 Geography** (County, Municipality, Zip Code, State Senate District, State House District, Community Area*, City Region*)

*Only available for Chicago

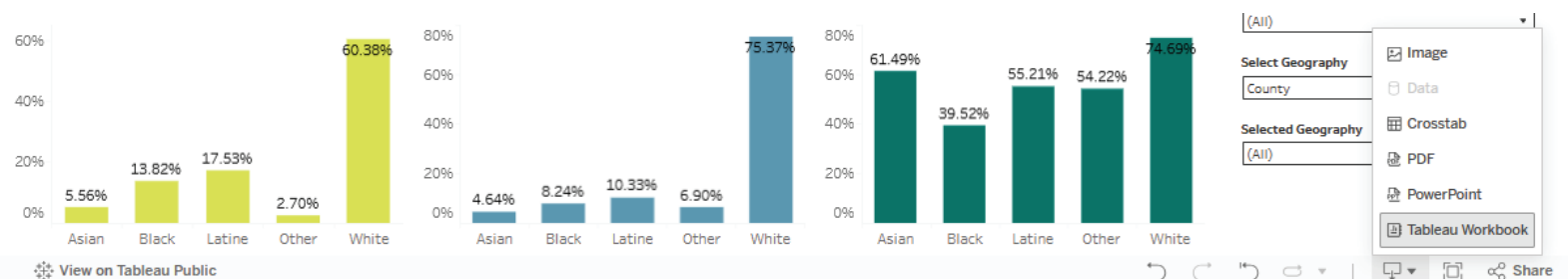
NOTE: Be careful each time when filtering that the same variables are selected for each data set from the portal. For example, if the goal is to compare White and Asian borrowers who wanted a refinance loan for a principal residence select “Refinance” under the filter for Loan Purpose and “Principal” while selecting for the same geography. This ensures that only the race choice of “Asian” and “White” should be different, enabling an apples-to-apples comparison.



Downloading Data

Users can download data and visualizations on a tab-by-tab basis within the Community Lending Data Portal or can download the data sets by year in the Data Repository section of the website.

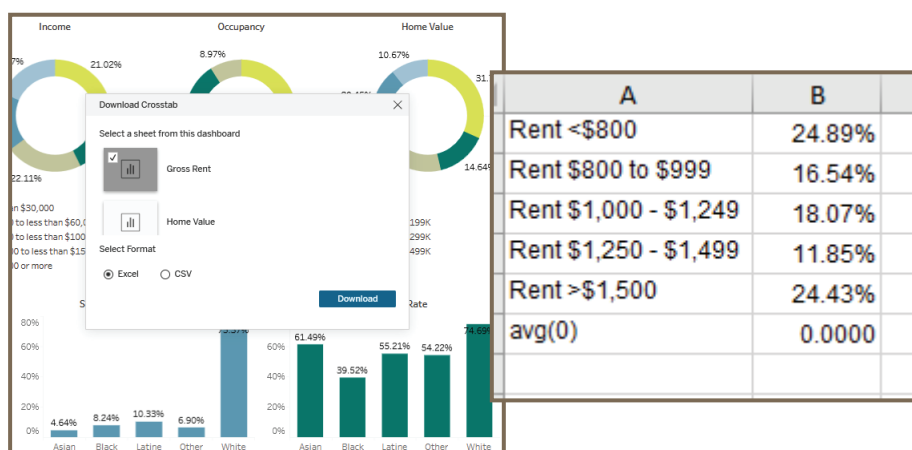
Downloading Data from a Specific Tab



On each tab of the portal on the bottom right-hand corner, users can download the information from that tab. The choices available are Image, Crosstab, PDF, PowerPoint, or Tableau Workbook.

Image: Provides users with a screenshot of exactly what is seen on the computer screen with a .png file of the image.

Crosstab: Provides users the option of downloading tabulations of the data presented in either Excel format or CSV format. A pop-up window should appear when Crosstab is selected and, when there are multiple options, will require the user to select which section of data to download. For example, in the Overview tab, users who want all eight available variables will need to download them separately. The crosstab version provides an Excel table instead of a visualization (such as a chart or graph).

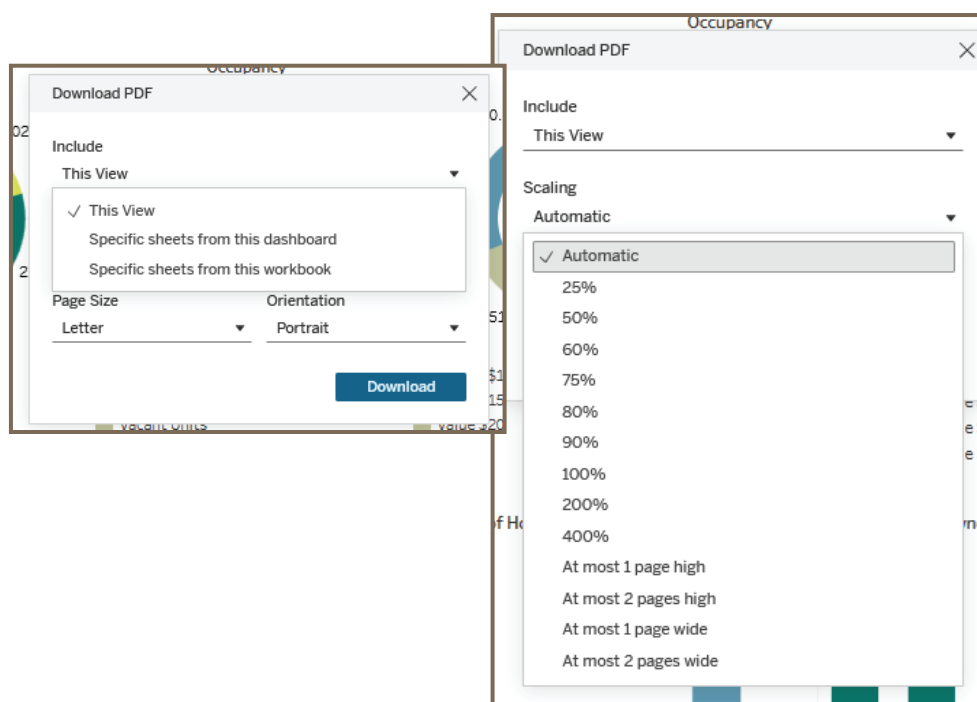


Downloading Data

PDF: Provides users the ability to download the visualizations as a PDF file. There are several options that users can choose from. Once the format PDF is selected, a pop-up window comes up that allows users to choose from the following options:

- ▶ “This View,” which creates a screenshot of the page itself (similar to the *Image* option, except the document will save in PDF format.
- ▶ “Specific sheets from this dashboard,” which allows users to select specific visualizations from the various options available.
- ▶ “Specific sheets from this workbook,” which provides a PDF download of a screenshot of each available tab.

Users can also select the scaling of the images with various options.



PowerPoint: Provides users with the ability to download the data into a PowerPoint format. Once the format PowerPoint is selected, a pop-up window should appear, allowing the user to select from the following options:

- ▶ “This View,” which creates a screenshot of the page itself (similar to the *Image* option, except it is a PowerPoint slide.
- ▶ “Specific sheets from this dashboard,” which allows users to select specific visualizations from the various options available and creates individual PowerPoint slides for each sheet.

Downloading Data

- “Specific sheets from this workbook,” which provides a screenshot of each available tab as a slide deck.

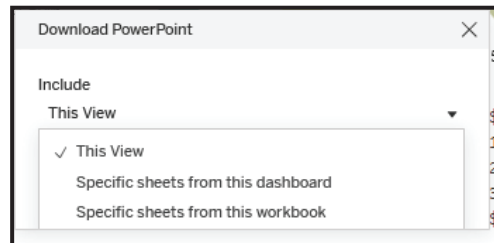
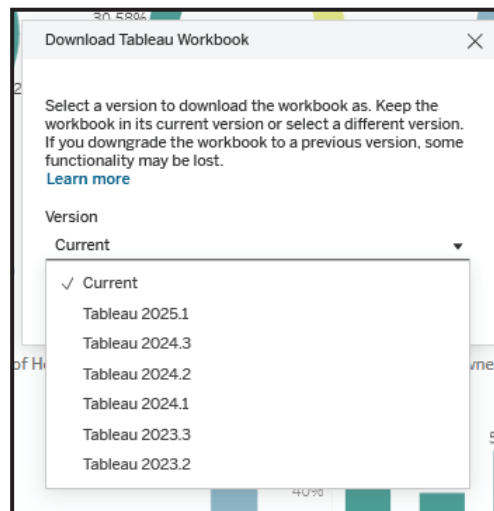


Tableau Workbook: Provides users with the ability to download the data as a Tableau workbook. Once Tableau Workbook is selected, a pop-up window should appear that allows users to select from various versions of Tableau.



Downloading Data

Downloading Data from Woodstock's Data Repository

[Advocacy](#)[Data](#)[Research](#)[News](#)[Resources](#)[About](#)[Events](#)

Access the Woodstock Data Repository

The Data Repository offers access to mortgage and small business lending data that powers the [Community Lending Data Portal](#) and [Fact Books](#). This data is linked to corresponding lenders and geographies, making it freely accessible for independent analysis. Woodstock has identified variables that we believe are most relevant to our users and partners, empowering you to conduct your own analyses and gain deeper insights.

[Data](#)[Research](#)[News](#)[Overview](#)[Community Lending Data Portal](#)[Community Lending Fact Books](#)[Data Repository](#)[Lending Data Analysis](#)

The Data Repository page on Woodstock Institute's website allows for users to download the cleaned data that powers the Community Lending Data Portal. There are two sections: The Fact Book Data w/ Race and Ethnicity and the Small Business Lending Data.

Fact Book Data w/ Race and Ethnicity

This section includes the Home Mortgage Disclosure Act (HMDA) data and the American Community Survey (ACS) data for the entire state of Illinois. This provides 92 variables (explaners for each of the variables is available in

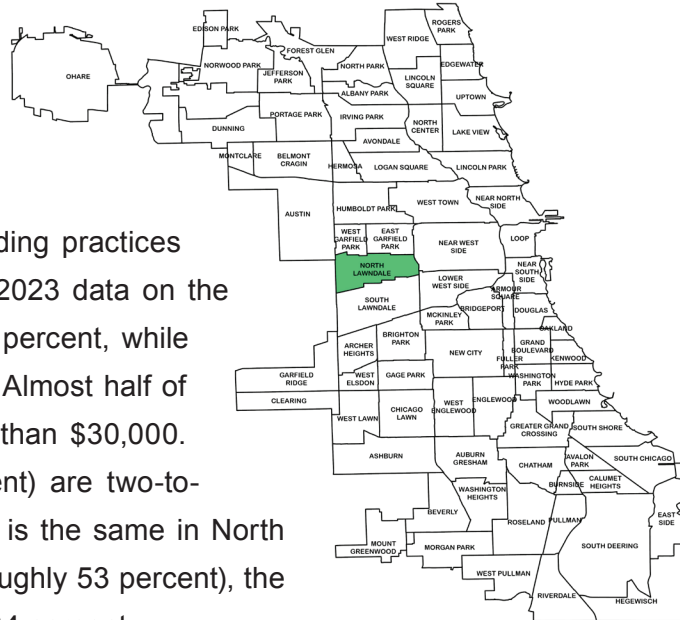
the Data Dictionary starting on page 38 and the supplementary Repository Data Dictionary provides explainers for those variables not included in the portal starting on page 45). This enables users to do analyses that are not available on the other tabs. This is available for each year of data that is available in the portal (from 2018 up to the current year).

Small Business Data

This section includes Federal Financial Institutions Examination Council (FFIEC) and the United States Post Office (USPS) Active and Vacant Business Address data. It provides 25 different variables, (explaners for each of the variables is available in the Small Business Data Dictionary starting on page 48). This data allows users to look at the number of loans throughout Illinois by County, Municipality, State House Representative, State Senate Representative, Zip Code, Community Area in Chicago, and within the Chicagoland area. This is available for each year of data that is available in the portal (from 2018 up to the current year).

Example: Lending Data for North Lawndale

North Lawndale, one of 77 community areas located in the West region of Chicago, roughly six miles away from Downtown Chicago. The North Lawndale community faced years of redlining and disinvestment, creating a declining neighborhood environment. The demographics of North Lawndale show that historic lending practices continue to be an issue in the community. In the 2018-2023 data on the **Overview Tab**, the vacancy rate of units is close to 20 percent, while the homeownership is only slightly higher at 21 percent. Almost half of all residents in the neighborhood have incomes of less than \$30,000. A majority available housing units (just under 65 percent) are two-to-four-unit buildings. While the White homeownership rate is the same in North Lawndale as the City of Chicago homeownership rate (roughly 53 percent), the Black homeownership rate is far less: 23 percent versus 34 percent.

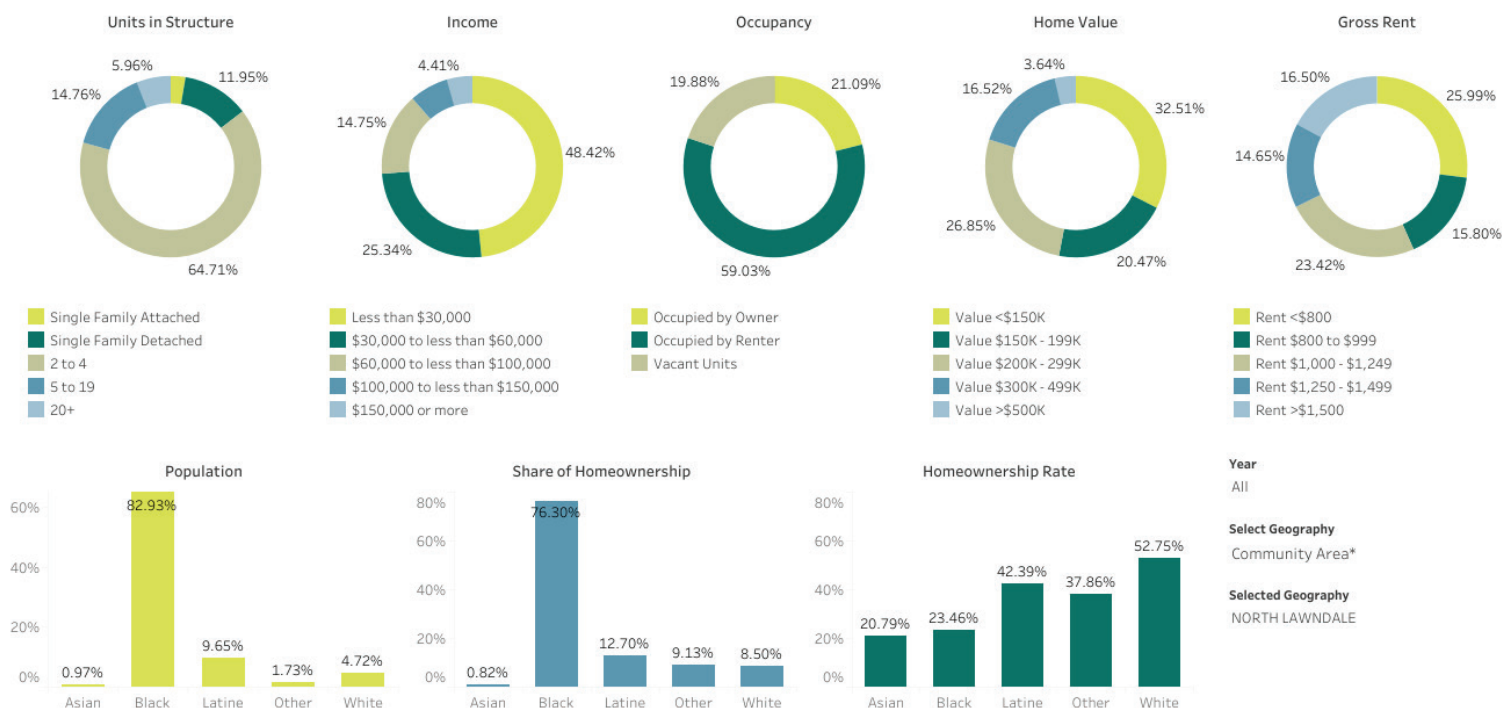


Map Source: Woodstock Institute, 2025



Community Lending Data Portal

INTRODUCTION | **OVERVIEW** | TOP LENDER | MORTGAGE | SMALL BUSINESS | FORECLOSURE | BANK BRANCH | LENDER PERFORMANCE | COMPARISON



Example: Lending Data for North Lawndale

Given that the population of North Lawndale is 83 percent Black, growing the homeownership rate in North Lawndale will require lenders to provide quality loans to Black residents. The data portal allows users to find the top lenders for Black borrowers by year.

On the **Top Lender Tab**, after filtering to look at only North Lawndale, users can also filter by race. For this use case, filtering for Black applicants and for purchase loans would create a better understanding of who is lending to potential black homeowners in the area. In this particular case, sorting the table by Originations allows for an analysis of which lenders made the most loans to Black buyers between 2018 and 2024. Below is the table for the top ten lenders:



Community Lending Data Portal

INTRODUCTION	OVERVIEW	TOP LENDER	MORTGAGE	SMALL BUSINESS	FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON
	Asian	Black	Latine	Multiracial	Race Not Reported	White	Total	Year All
Applications	5	163	56	6	71	48	349	Select Geography Community Area*
Originations	3	75	30	3	31	22	164	
Denials	0	42	10	0	18	21	91	Selected Geography NORTH LAWDALE
Conventional Originations	2	14	9	1	15	5	46	Specific Race & Ethnicity All
FHA Originations	1	55	21	2	13	16	108	
Purchase Originations	1	56	25	3	19	16	120	Well Qualified Applicant All
Refinance Originations	2	18	5	0	12	5	42	Loan Purpose All
Principal Residence Applications	5	155	47	6	69	44	326	
Median Loan Cost	\$7,255	\$10,219	\$8,604	\$16,592	\$7,035	\$8,784	\$9,112	Occupancy Type All
Total Loan Costs Reported	3	73	25	3	30	21	155	
Total Number of Loans with Loan ..	2	60	21	3	24	18	128	Loan Type All
Median Loan Amount for Loans O..	\$215K	\$235K	\$225K	\$385K	\$215K	\$205K	\$225K	Lien Status All
Median Cost-to-Loan Ratio	3.37%	4.24%	4.20%	4.86%	3.63%	4.75%	4.12%	
Median Income Reported	\$74K	\$77K	\$65K	\$63K	\$75K	\$67K	\$73K	LMI Borrower All
Median Cost-to-Income Ratio	12.73%	14.64%	16.46%	23.15%	8.23%	15.17%	14.19%	
Median Property Value for Loans ..	\$255K	\$255K	\$225K	\$365K	\$265K	\$205K	\$245K	Lender LOANDEPOT.COM, LLC
Median Cost-to-Property Value R..	2.23%	4.07%	4.20%	4.43%	2.99%	4.09%	3.91%	

Overall, out of the top ten lenders in the neighborhood, only half are actually banks. Mortgage lenders make up the top four, with The Federal Savings Bank rounding up the top five. Neither The Federal Savings Bank or the next bank (The Huntington National Bank) have branches in North Lawndale, though Huntington National Bank does have a nearby branch in Little Village.

Example: Lending Data for North Lawndale

As seen on the previous page, the lender making the highest numbers of originations in North Lawndale for Black borrowers was Loandepot.com LLC. By switching to the **Mortgage Tab**, users can view the lending practices of Loandepot.com, LLC over time and by race across the geography of North Lawndale.



Community Lending Data Portal

INTRODUCTION	OVERVIEW		TOP LENDER	MORTGAGE	SMALL BUSINESS		FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON
	Asian	Black	Latine	Multiracial	Native American	Pacific Islander	Race Not Reported	White	Total	Year
Applications	162	1,855	1,102	75	4	4	1,356	1,329	5,887	All
Originations	78	735	550	32	1	0	591	648	2,635	Select Geography Community Area*
Denials	30	551	262	18	3	1	331	295	1,491	Selected Geography NORTH LAWNDAL
Conventional Originations	55	349	325	25	1	0	458	473	1,686	Specific Race & Ethnicity All
FHA Originations	21	350	217	6	0	0	114	161	869	Well Qualified Applicant All
Purchase Originations	50	440	378	24	0	0	302	377	1,571	Loan Purpose All
Refinance Originations	19	254	148	6	1	0	253	237	918	Occupancy Type All
Principal Residence Applications	107	1,597	904	60	3	3	716	879	4,269	Loan Type All
Median Loan Cost	\$6,594	\$7,280	\$7,602	\$6,472	\$4,380		\$6,585	\$6,275	\$6,942	Lien Status All
Total Loan Costs Reported	53	569	403	22	1	0	239	386	1,673	LMI Borrower All
Total Number of Loans with Loan ..	36	393	298	13	0	0	166	256	1,162	Lender All
Median Loan Amount for Loans O..	\$220K	\$205K	\$225K	\$270K	\$105K		\$245K	\$215K	\$225K	
Median Cost-to-Loan Ratio	3.31%	3.66%	3.46%	2.10%	4.17%		3.41%	3.27%	3.45%	
Median Income Reported	\$87K	\$72K	\$72K	\$66K	\$111K	\$72K	\$75K	\$83K	\$75K	
Median Cost-to-Income Ratio	9.15%	10.80%	11.26%	6.88%	6.84%		9.01%	8.70%	9.91%	
Median Property Value for Loans ..	\$265K	\$255K	\$260K	\$295K	\$145K		\$285K	\$275K	\$265K	
Median Cost-to-Property Value R..	2.55%	3.12%	3.11%	1.63%	3.02%		2.77%	2.65%	2.95%	

While the mortgage tab provides a deep dive into the information by showing numerical values only, the **Lender Performance Tab** provides a clear visualization of how the lending patterns look based on race. Selecting another geography will also allow users to compare the same lender using other variables, and, therefore, provide insight into the lending patterns based on the area(s) the user is interested in.

Example: Lending Data for North Lawndale



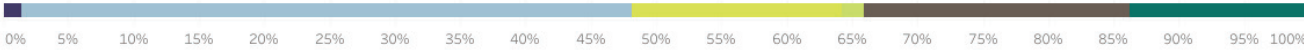
Community Lending Data Portal

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Lender LOANDEPOT.COM, LLC

Asian Black Latine Multiracial Race Not Repor.. White

Applications by Race



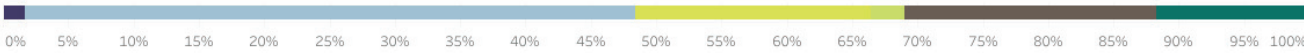
Originations by Race



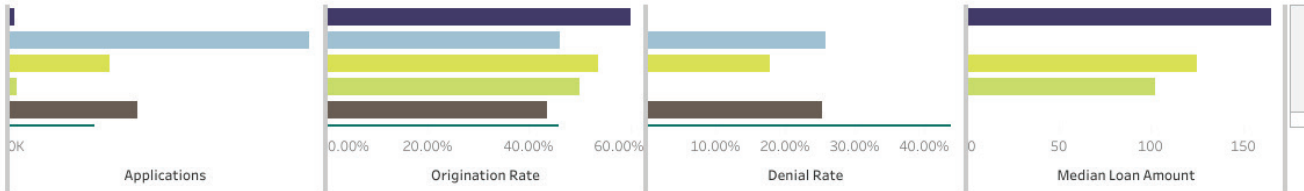
Denials by Race



Total Loan Amount by Race



Outcome Averages



Year
All

Select Geography
Community Area*

Selected Geography
NORTH LAWDALE

Specific Race & Ethnicity
All

Well Qualified Applicant
All

Loan Purpose
All

Occupancy Type
All

Loan Type
All

Lien Status
All

LMI Borrower
All

LTV Level
All



Example: Lending Data for Cook and DuPage Counties

One of the most useful features of the data portal is the ability of direct comparison. For example, how does one area's disparities compare to another area? Users can compare the first and second largest counties in the state of Illinois to understand how they may be similar and different.

Cook County is the largest county in Chicago with a population of over five million, while DuPage County is the second largest with a population of roughly 900,000. While the City of Chicago dominates Cook County, the largest municipality in DuPage is Aurora. Still, there are several other municipalities within DuPage County that have relatively similar population levels.

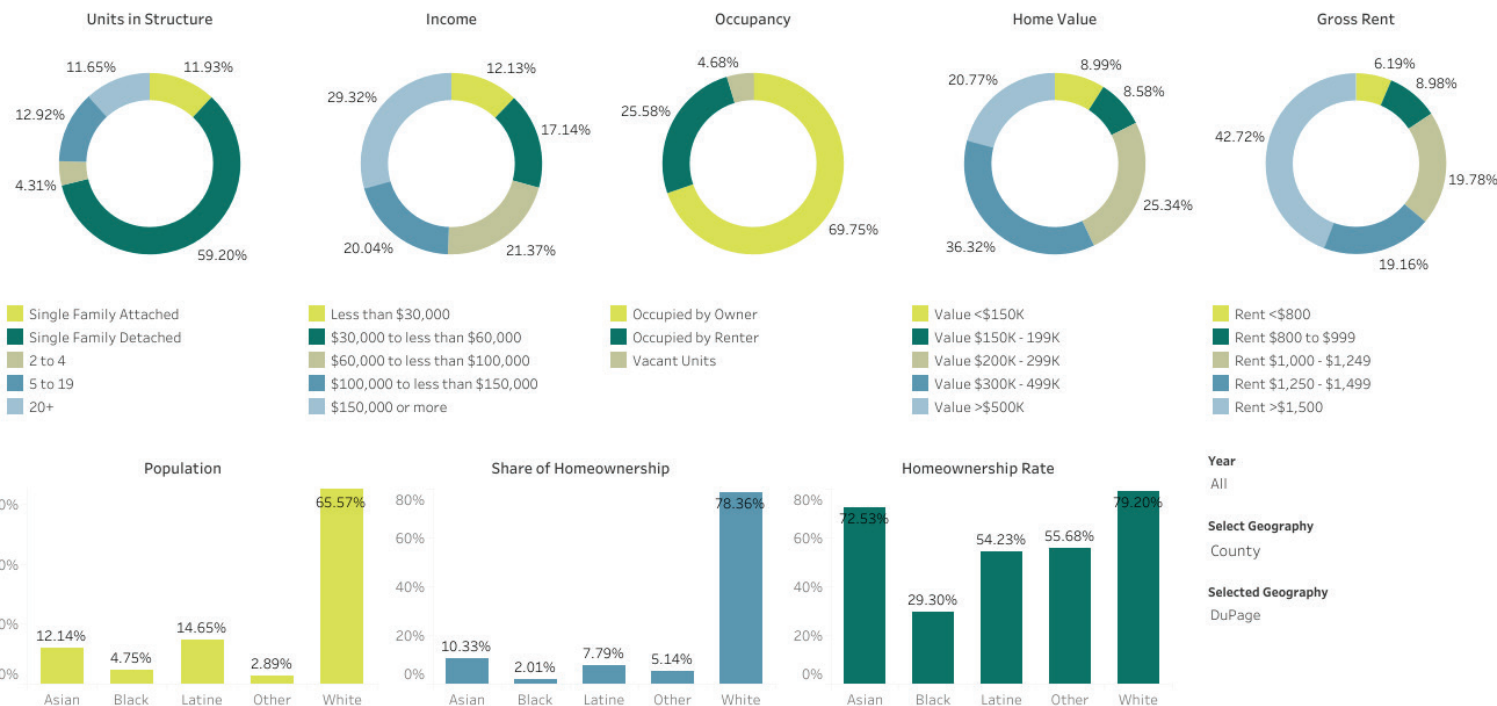
The differences between the two counties stand out when comparing key demographics on the **Overview Tab** for each of the two counties using 2018-2023 data:

DuPage County:



Community Lending Data Portal

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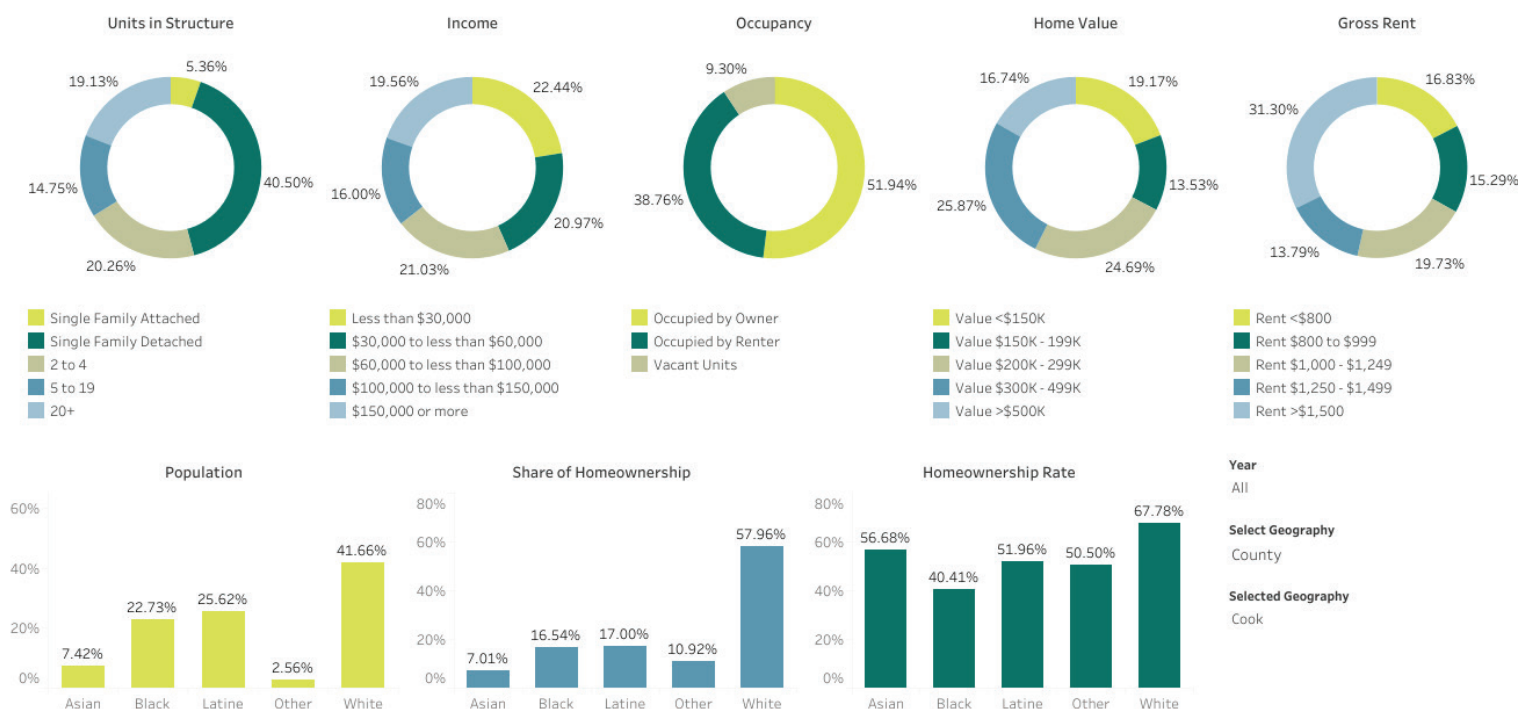
Example: Lending Data for Cook and DuPage Counties

Cook County:



Community Lending Data Portal

INTRODUCTION | OVERVIEW | TOP LENDER | MORTGAGE | SMALL BUSINESS | FORECLOSURE | BANK BRANCH | LENDER PERFORMANCE | COMPARISON



The composition of the available housing stock is very different between the two counties. In DuPage County, 60 percent of the housing stock is single-family detached housing, while only 40 percent is that style in Cook County. Additionally, while just under 50 percent of the households in DuPage County have an annual income of \$100,000 or above, only 35 percent of the population in Cook County does. This indicates a much more varied income distribution in Cook County, with nearly twice as many households with incomes under \$30,000 (22 percent in Cook County versus 12 percent in DuPage County). Cook County is also much more racially diverse, with just over 41 percent of the population being White compared to almost two-thirds of the population of DuPage being White. The Black population of DuPage County is under five percent while it is over 22 percent in Cook County, nearly five times the proportion of the population.

While the homeownership rate for Black residents is the lowest out of the five racial groups in both counties, it is far lower in DuPage County. Less than 30 percent of Black residents are homeowners, compared to 40 percent in Cook County. However, for every other racial group, the percentage of homeowners is higher in DuPage County

Example: Lending Data for Cook and DuPage Counties

overall when compared to Cook County, it is only for Black residents that the rate is lower. This suggests that there are potential barriers for Black borrowers in DuPage County in accessing mortgage lending.

Given these differences, it is important to examine the different mortgage lending profiles of the two counties. Below are tables downloaded from the portal showing traditional mortgages (including purchase loans, principal residence, and first lien loans) for 2018-2024. Based on this information, loans are less costly in DuPage County than in Cook County for all racial groups, with the overall Median Cost-to-Loan Ratio 1.94 percent in DuPage County versus 2.33 percent in Cook County.

DuPage County:



Community Lending Data Portal

INTRODUCTION	OVERVIEW	TOP LENDER	MORTGAGE	SMALL BUSINESS	FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON		
	Asian	Black	Latine	Multiracial	Native American	Pacific Islander	Race Not Reported	White	Total	Year
Applications	35,410	11,350	30,933	2,823	317	248	45,697	189,009	315,787	All
Originations	23,126	6,964	18,812	1,787	167	130	27,354	129,920	208,260	Select Geography
Denials	4,235	1,832	5,073	402	69	49	6,451	21,879	39,990	County
Conventional Originations	22,163	5,723	15,466	1,587	150	104	24,911	120,272	190,376	Selected Geography
FHA Originations	830	958	2,776	144	14	16	1,744	6,769	13,251	DuPage
Purchase Originations	10,162	3,577	9,973	882	70	49	11,264	49,447	85,424	Specific Race & Ethnicity
Refinance Originations	11,464	2,624	7,135	757	69	62	13,191	67,736	103,038	All
Principal Residence Applications	32,119	10,881	29,639	2,674	299	239	41,827	181,450	299,128	Well Qualified Applicant
Median Loan Cost	\$3,610	\$4,822	\$4,890	\$4,675	\$4,714	\$4,811	\$4,366	\$3,619	\$4,032	All
Total Loan Costs Reported	19,878	5,788	15,913	1,505	113	105	21,527	108,602	173,431	Loan Purpose
Total Number of Loans with Loan ..	6,539	2,690	7,600	638	53	48	8,187	34,981	60,736	All
Median Loan Amount for Loans O..	\$265K	\$235K	\$225K	\$255K	\$225K	\$260K	\$255K	\$255K	\$245K	Occupancy Type
Median Cost-to-Loan Ratio	1.20%	1.84%	1.97%	1.60%	1.73%	1.78%	1.41%	1.29%	1.36%	All
Median Income Reported	\$126K	\$102K	\$89K	\$109K	\$101K	\$104K	\$120K	\$117K	\$115K	Loan Type
Median Cost-to-Income Ratio	2.51%	4.27%	5.00%	3.62%	4.02%	4.39%	3.05%	2.81%	2.98%	All
Median Property Value for Loans ..	\$375K	\$325K	\$295K	\$345K	\$335K	\$335K	\$365K	\$365K	\$355K	Lien Status
Median Cost-to-Property Value R..	0.85%	1.41%	1.55%	1.19%	1.21%	1.39%	1.00%	0.89%	0.96%	All
										LMI Borrower
										All
										Lender
										All

Example: Lending Data for Cook and DuPage Counties

Cook County:



Community Lending Data Portal

INTRODUCTION	OVERVIEW		TOP LENDER	MORTGAGE	SMALL BUSINESS		FORECLOSURE	BANK BRANCH	LENDER PERFORMANCE	COMPARISON
	Asian	Black	Latine	Multiracial	Native American	Pacific Islander	Race Not Reported	White	Total	Year
Applications	105,047	165,474	213,419	14,136	1,419	1,017	232,254	669,905	1,402,671	All
Originations	65,433	80,917	121,040	8,046	738	528	129,410	437,646	843,758	Select Geography County
Denials	14,954	39,701	42,266	2,510	315	222	40,197	88,789	228,954	Select Geography Cook
Conventional Originations	61,557	51,375	92,373	6,854	605	439	112,669	400,906	726,778	Specific Race & Ethnicity All
FHA Originations	3,189	24,457	25,323	943	97	62	12,949	28,291	95,311	Well Qualified Applicant All
Purchase Originations	32,561	45,871	67,885	4,516	395	211	60,768	192,522	404,729	Loan Purpose All
Refinance Originations	29,093	29,303	44,582	3,015	276	264	58,333	210,728	375,594	Occupancy Type All
Principal Residence Applications	93,083	154,041	199,366	13,018	1,283	937	188,100	619,600	1,269,428	Loan Type All
Median Loan Cost	\$4,431	\$5,420	\$5,173	\$4,977	\$5,018	\$4,345	\$4,777	\$4,288	\$4,648	Lien Status All
Total Loan Costs Reported	55,535	68,880	101,809	6,893	521	422	91,829	367,111	693,000	LMI Borrower All
Total Number of Loans with Loan ..	22,148	38,616	53,894	3,413	263	161	42,040	140,657	301,192	Lender All
Median Loan Amount for Loans O..	\$265K	\$185K	\$205K	\$245K	\$245K	\$235K	\$245K	\$255K	\$235K	
Median Cost-to-Loan Ratio	1.38%	2.92%	2.35%	1.79%	1.92%	1.57%	1.72%	1.38%	1.66%	
Median Income Reported	\$115K	\$78K	\$76K	\$96K	\$91K	\$97K	\$101K	\$110K	\$98K	
Median Cost-to-Income Ratio	3.12%	6.97%	6.45%	4.33%	4.77%	3.61%	3.85%	3.11%	3.79%	
Median Property Value for Loans ..	\$365K	\$235K	\$265K	\$325K	\$325K	\$335K	\$325K	\$365K	\$325K	
Median Cost-to-Property Value R..	1.00%	2.40%	1.90%	1.39%	1.49%	1.20%	1.27%	0.99%	1.22%	



Data Dictionary: HMDA Portal Data

The Community Lending Data Portal houses selected data from the full set of HMDA fields to provide important lending patterns across different years and geographic areas selected by the users. Some data and formats are built into the portal tables. Other data and formats are used as filters that select subsets of the full portal HMDA data. Still other data and formats are built into some tables and used as filters in other tables. If a factor is built into some tables and used as a filter in others, there is a note in the section below on built-in factors. The data either use the original field definitions created by the Consumer Financial Protection Bureau (CFPB) or combinations of individual fields to show lending patterns in the portal.

HMDA Data Built into One or More of the Portal Tabs

Applications, Originations, and Denials:

- ▶ **Applications:** All of the mortgage data on the portal come from the individual HMDA applications records. Unless the user filters the data by the categories in the dropdown lists on the portal, the data are for all Illinois mortgage applications for all reported loan purposes and types and for all racial and ethnic categories.
- ▶ **Originations (sometimes described as “Loans”):** Report the number of applications that resulted in a loan overall or for selected categories. Origination Rates are the number of loans divided by the number of applications.
- ▶ **Denials:** Report the number of applications that were rejected by the lender overall or for selected categories. The Denial Rate is the number of denials divided by the number of applications.

Property Value: This is the value proposed in an application; for a loan this is the value used to secure the loan.

Loan Amount: This is the loan amount requested in an application; for a loan it is the amount of the mortgage.

Applicant Income:

- ▶ This is the income proposed in an application, or the income relied upon for the loan.
- ▶ **LMI Income:** Stands for “low-to-moderate-income,” with “low” and “moderate” levels determined by the Area Median Income (AMI) and household size. Low-income borrowers have income less than 50% of the AMI for their household

Data Dictionary: HMDA Portal Data

size, while moderate-income borrowers have incomes 50% to 80% of the AMI for their household size. Because the HMDA data do not include the household size of applicants, the portal uses the AMI for a four-person household to determine whether an applicant is an LMI applicant.

- ▶ LMI loan originations are built into the Top Lender tab.
- ▶ Note: There are filters for LMI applicants on the Mortgage and Lender Performance tabs.

Loan Cost: The data are built into the Mortgage tab of the portal.

- ▶ These costs include the total points and fees and all itemized amount that are designated borrower-paid at or before closing. A point is 1% of the mortgage amount.
- ▶ The Mortgage tab indicates the number of loans where these costs are reported and the number of loans with costs greater than \$5,000.

Data Reported as a Median: There are two types of median calculations in the portal tables:

- ▶ First, the Mortgage tab and the Comparison tab both report the median value for the income, the loan amount, and the property value for the racial categories in the tables, while the Mortgage tab reports the median loan cost for each racial category.
- ▶ Second, the Mortgage tab reports the median value of the ratio of the loan cost to the income of the borrower, to the loan amount of the loan, and to the value of the property for each racial category (expressed as a percentage). This ratio is calculated by dividing the loan cost for each borrower by the income, loan amount, and property value for that borrower and then taking the median of those ratios across all racial groups.

Loan-to-Value and Debt-to-Income Ratios:

- ▶ Mortgage Underwriting is the process a lender uses to assess an applicant and determine whether they will approve or deny a loan application. This process relies heavily on the financial status and history of an applicant. Two commonly used underwriting metrics are the debt-to-income (DTI) ratio and the loan-to-value (LTV) ratio.

- ▶ **Debt-to-Income (DTI) Ratio:** The amount of debt an applicant has relative to the applicant's income. The lower one's income and the more debt one has, the higher one's DTI. Underwriting systems tend to view a DTI above 43% as unfavorable. These applicants have less income and are alleged to be riskier and less likely to be able to make their loan payments over time. To compensate for the alleged risk of lending to borrowers with higher DTIs, lenders may charge higher interest rates and add fees. The Comparison tab has a built-in measure for DTIs greater than 43%.
- ▶ **Loan-to-Value (LTV) Ratio:** The size of the loan amount relative to the value of the property. A smaller down payment will result in a higher LTV. The lower one's income, the higher the LTV is likely to be as the applicant will generally have fewer resources to make a large down payment upfront. Therefore, the amount one needs to borrow is larger. Underwriting systems tend to rate an LTV above 80% as unfavorable, which may require the additional cost of mortgage insurance. Borrowers with higher LTVs may receive higher interest rates and additional fees. The LTV measures in the portal are based on a HMDA field for the cumulative loan-to-value ratio that represents the value of all mortgage liens against the property, as this is the value that most underwriting uses. The Comparison tab has a built-in measure for LTVs greater than 80%.
- ▶ **NOTE:** The Lender Performance tab has a filter for selected ranges of the LTV.

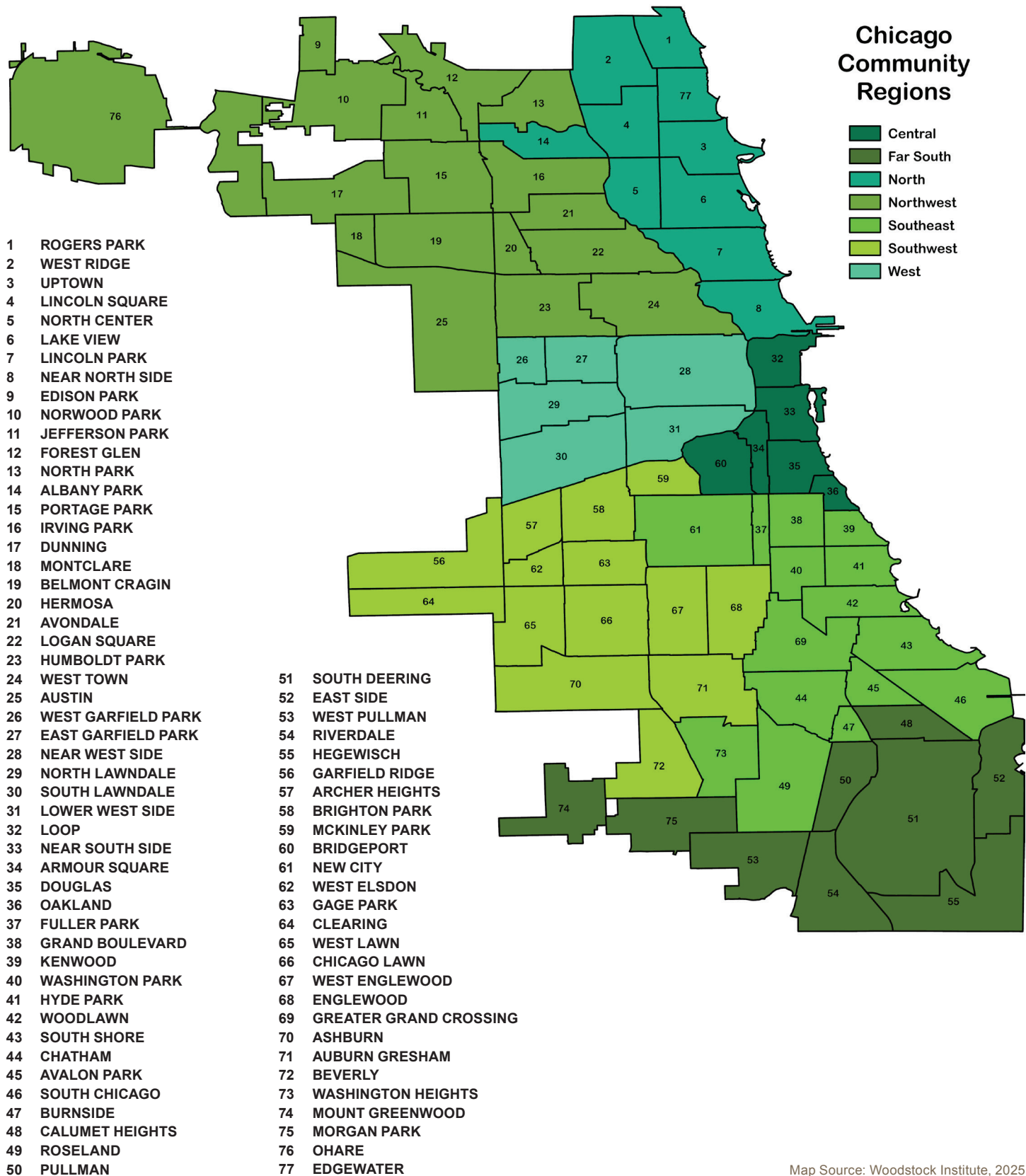
Race and Ethnicity: The basic racial and ethnicity categories are built into the Mortgage, Lender Performance, and Comparison tabs, but they are also used as filters and described along with the definition for Specific Race and Ethnicity below.

HMDA Filters in the Portal

Applications, Originations, and Denials:

- ▶ **Year:** The data are reported by year from data for 2018 through the most current release in the portal.
- ▶ **Geography:** When the tabs are opened, they present data for all of Illinois. Filter under the Select Geography dropdown allow users to select one or more geographic areas of the same type.
- ▶ **NOTE:** Because HMDA data are linked to census tracts, areas that do not match census tract boundaries (such as many municipalities, ZIP codes, state senate and house districts, and wards) reflect geographies where the HMDA data may show somewhat larger or smaller areas than the selected geography. The options are:
 - ▶ **Counties:** by the name of the County
 - ▶ **Municipalities:** by the name of the municipality
 - ▶ **ZIP Codes:** by the ZIP code number
 - ▶ **State Senate Districts:** by the district number
 - ▶ **State House Districts:** by the district number
 - ▶ **Community Areas within Chicago:** by name
(see map on next page)
 - ▶ **City Regions within the City of Chicago:** by the region name
(see map on next page)
 - North
 - Northwest
 - Central
 - West
 - Southeast
 - Southwest
 - Far South
 - ▶ **Wards in the City of Chicago:** by ward number

Data Dictionary: HMDA Portal Data



Map Source: Woodstock Institute, 2025

Race and Ethnicity: The portal processes the base range of racial and ethnic HMDA fields so that the total of all the options equals 100%. HMDA provides data for both the applicant and a co-applicant where one exists. The portal data on race and ethnicity are taken from the applicant. The categories are built into the Mortgage, Lender Performance, and Comparison tabs and created by the Race filter on the Top Lender tab. The categories are:

- ▶ **Asian**
- ▶ **Black (or African American)**
- ▶ **Latine (Hispanic)**
- ▶ **Multiracial**
- ▶ **Native American (American Indian or Alaskan Native)**
- ▶ **Pacific Islander**
- ▶ **White**
- ▶ **Race Not Reported**
- ▶ **NOTE:** The Top Lender tab has columns for originations to “Borrowers of Color.” This category is created by taking out data for White and Race Not Reported.

Specific Race and Ethnicity: Within the main groups above, the HMDA data provide options to select one or more subcategories of race and ethnicity for several categories. These are:

- ▶ **Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, and Other Asian – within Asian**
- ▶ **Mexican, Cuban, Puerto Rican, or Other Hispanic – within Latine**
- ▶ **Native Hawaiian, Guamanian (or Chamorro), Samoan, and Other Pacific Islander – within Pacific Islander**

Well-Qualified: Well-qualified applicants have DTS equal to or less than 43% and LTVs equal to or less than 80%. The portal adopts these common underwriting thresholds to compare applicants who are more likely to have their applications approved, which is useful for revealing disparities in lender patterns when these standards are taken into account.

Though we refer to applicants with DTIs greater than 43% and/or LTVs greater than 80% as less-qualified, we do not imply these applicants are not qualified for loans, rather that they are presumed to be less-qualified by commonly-used standards and are not as well served by the existing mortgage lending system.

Data Dictionary: HMDA Portal Data

Loan Purpose:

- ▶ **Purchase:** a loan used to purchase residential property
- ▶ **Home Improvement:** a loan primarily used for home improvements
- ▶ **Refinance:** a loan that replaces an existing mortgage loan
- ▶ **Cash-out Refinance:** a loan that replaces an existing mortgage but includes cash back to the borrower or a loan that creates a new mortgage for the current owner where no previous mortgage existed
- ▶ **Other:** a mortgage loan for some other purpose such as for use to support a business

Occupancy Type:

- ▶ **Principle:** a property that is the principal residence of the owner (owner-occupied).
- ▶ **Investment:** a property that is used for investment purpose (not owner-occupied).
- ▶ **Secondary:** a property that is used as a second residence for the owner.

Loan Type:

- ▶ **Conventional:** a mortgage loan that is not insured or guaranteed by a federal agency.
- ▶ **Federal Housing Administration (FHA):** a loan that is insured by the Federal Housing Administration.
- ▶ **Veterans Administration (VA):** a loan with a value that is guaranteed by the Veterans Administration and restricted to military veterans, active service members, and certain relatives.
- ▶ **United States Department of Agriculture (USDA):** a loan that is insured by the US Department of Agriculture and restricted to areas that are defined by that agency as “rural.”

Lien Status:

- ▶ **First Lien:** a mortgage debt that has the first claim against the property.
- ▶ **Subordinate Lien:** a mortgage debt that has a second, or subordinate, claim against the property.

Lender: by the name of each bank, savings association, credit union, and independent mortgage company that has provided HMDA data used in the portal.

Data Dictionary: HMDA Repository Data

On the **Data Repository** page, users can download the cleaned data for the years 2018 through the current year. When data is released and added to the portal, it is also uploaded to the Data Repository to provide access to interested stakeholders. This data has additional fields and variables available that are not included in the portal. Below are the definitions and explanations for those fields.

FIPS: **Federal Information Processing Standards.** This is the overall census tract number, which allows Woodstock to join additional data and geographies; this is what enables users to be able to filter data by geographies.

County_FIPS: This is the County Census tract number. This is created by combining the first two numbers, which are the state code and the three-digit County code that is assigned to each County in the country.

Seven_County: If the geography is in the Chicagoland area (Cook, DuPage, Kane, Lake, McHenry, Will, or Kendall Counties) then there is a “1” in this field. If it is not in the Chicagoland area, the value is “0” in this field.

LEI: **Legal Entity Identifier,** This is a 20-digit code that is unique to a legal entity. Every institution that files a HMDA submission is required to obtain an LEI for their submission whether they are exempt or not.

CRA: This field denotes if the entity that handled the application for the mortgages is covered by the **Community Reinvestment Act**. If the entity is covered by CRA, there is a “1” in this field. If it is not, there is a “0”.

AMI: **Area Median Income.** This is determined by the Federal Financial Institutions Examination Council (FFIEC) median family income in dollars for the Metropolitan Statistical Area/Metropolitan Division (MSA/MD) in which the tract is located (adjusted annually by FFIEC).

Action: This is the action that is taken by the lender on the covered loan or application. There are eight possible options:

- 1– Loan originated;
- 2– Application approved but not accepted;
- 3– Application denied;

Data Dictionary: HMDA Repository Data

- 4– Application withdrawn by applicant;
- 5– File closed for incompleteness;
- 6– Purchased loan;
- 7– Preapproval request denied;
- 8– Preapproval request approved but not accepted.

Tract_Income_PCT: Percentage of tract median family income compared to MSA/MD median family income.

Tract_Minority_PCT: Percentage of minority population to total population for tract, rounded to two decimal places.

Respondent_Name: The name of the institution as registered with the Global Legal Entity Identifier Foundation (GLEIF). The name of the lender.

Topholder_Name: The legal name of the top holder of the institution. If the institution is owned by holding company, this is the name of the holding company.

Supervisor: The entity responsible for the enforcement of rules for the lender.

- Office of the Comptroller of the Currency (OCC)
- Federal Reserve System (FRS)
- Federal Deposit Insurance Corporation (FDIC)
- National Credit Union Administration (NCUA)
- Department of Housing and Urban Development (HUD)

Regulator: The entity responsible for the rule-making that the lender must follow.

- Office of the Comptroller of the Currency (OCC)
- Federal Reserve System (FRS)
- Federal Deposit Insurance Corporation (FDIC)
- National Credit Union Administration (NCUA)
- Department of Housing and Urban Development (HUD)
- Consumer Financial Protection Bureau (CFPB)

Rate_Spread: The difference between the covered loan's annual percentage rate (APR) and the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set.

Data Dictionary: HMDA Repository Data

Denial_Reason1: HMDA fields provide for up to four denial reasons for the application. However, Woodstock has opted to use just the first denial reason. There are ten possible reasons for denials that lenders can choose from:

- 1– Debt-to-income ratio
- 2– Employment history
- 3– Credit history
- 4– Collateral
- 5– Insufficient cash (downpayment or closing costs)
- 6– Unverifiable information
- 7– Credit application incomplete
- 8– Mortgage insurance denied
- 9– Other
- 10– Not applicable

Agency Code: The integer code corresponding to an institution's regulatory agency:

- 1– Office of the Comptroller of the Currency (OCC)
- 2– Federal Reserve System (FRS)
- 3– Federal Deposit Insurance Corporation (FDIC)
- 5– National Credit Union Administration (NCUA)
- 7– Department of Housing and Urban Development (HUD)
- 9– Consumer Financial Protection Bureau (CFPB)

Respondent_ID: An identifier for institutions. These are not unique across agencies and so can not be used alone as an identifier of the institution name.



Data Dictionary: Small Business Lending

The **Community Lending Data Portal** provides small business data through the reporting requirements of the Community Reinvestment Act (CRA) pulled from the Federal Financial Institutions Examination Council (FFIEC) website, as well as data from the United States Post Office (USPS) that shows the number of business addresses by census tract.

Geography:

- ▶ **Counties:** by the name of the County
- ▶ **Municipalities:** by the name of the municipality
- ▶ **ZIP Codes:** by the ZIP code number
- ▶ **State Senate Districts:** by the district number
- ▶ **State House Districts:** by the district number
- ▶ **Community Areas within Chicago:** by name (see map on page 42)
- ▶ **City Regions within the City of Chicago:** by the region name (see map page 42)
 - North
 - Northwest
 - Central
 - West
 - Southeast
 - Southwest
 - Far South

Income: The Federal Financial Institutions Examination Council (FFIEC) defines each census tract as part of one of five Median Family Income (MFI) categories: Not Available/Unknown, Low Income, Moderate Income, Middle Income, or Upper Income.

- ▶ **Low Income Tract:** Census tracts where the median family income is at or below 50 percent of the Area Median Income.
- ▶ **Moderate Income Tract:** Census tracts where the median income is over 50 percent of the Area Median income but less than or equal to 80 percent of the Area Median Income.
- ▶ **Middle Income Tract:** Census tracts where the median income is over 80 percent of the Area Median Income, but less than or equal to 120 percent of the Area Median Income.

Data Dictionary: Small Business Lending

- ▶ **Upper Income Tract:** Census tracts where the median income is over 120 percent of the Area Median Income.
- ▶ **LMI Tract:** Low-and-Moderate Income Tracts are those where the median family income is 80 percent or less of the Area Median Income for that Tract.

Proportion of Non-White Population: Using the American Community Survey (ACS) 5-year data, Woodstock Institute calculates the percentage of the non-White population for each census tract, creating four distinct categories:

- ▶ **Less than 20 percent**
- ▶ **Between 20 percent and 40 percent**
- ▶ **Between 40 percent and 60 percent**
- ▶ **Greater than 60 percent**

Business Count in Geography:

- ▶ **Active Businesses:** Calculated by the Woodstock Institute by taking the reported total number of businesses and subtracting the reported number of vacant businesses.
- ▶ **Vacant Businesses:** Business addresses that delivery staff have identified as being vacant (not collecting their mail) for 90 days or longer; reported quarterly by the USPS to Housing and Urban Development (HUD), reported by census tract.
- ▶ **Total Count of Businesses:** Total count of business addresses reported by census tract.

Loan Counts and Amounts of Loans: The portal only shows the number and total amount for loans that originated at less than or equal to \$100,000. The data repository provides additional numbers for the below variables:

- ▶ Number of Small Business Loans Originated with Loan Amount at Origination greater than \$100,000 but less than or equal to \$250,000.
- ▶ Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination greater than \$100,000 but less than or equal to \$250,000.
- ▶ Number of Small Business Loans Originated with Loan Amount at Origination greater than \$250,000 but less than or equal to \$1,000,000.

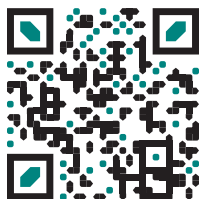
Data Dictionary: Small Business Lending

- ▶ Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination greater than \$250,000 but less than or equal to \$1,000,000.
- ▶ Number of Loans Originated to Small Businesses with Gross Annual Revenues less than or equal to \$1,000,000.
- ▶ Total Loan Amount of Loans Originated to Small Businesses with Gross Annual Revenues less than or equal to \$1,000,000.



[illegible]

SCAN TO ACCESS THE
COMMUNITY LENDING
DATA PORTAL:



QUESTIONS?

Please email
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