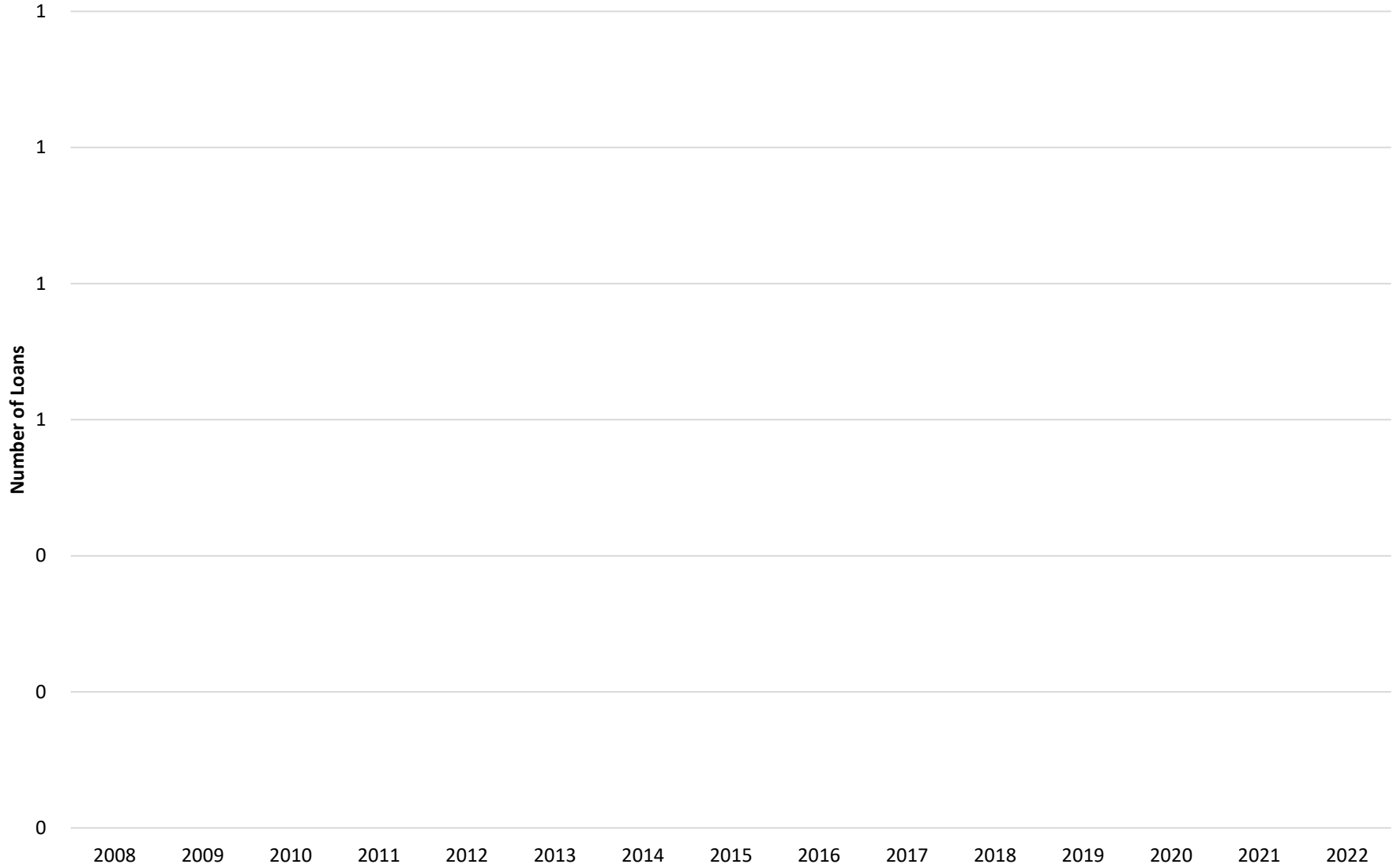


Total Number of Mortgage Originations by Year

■ Home Purchase ■ Refinancing

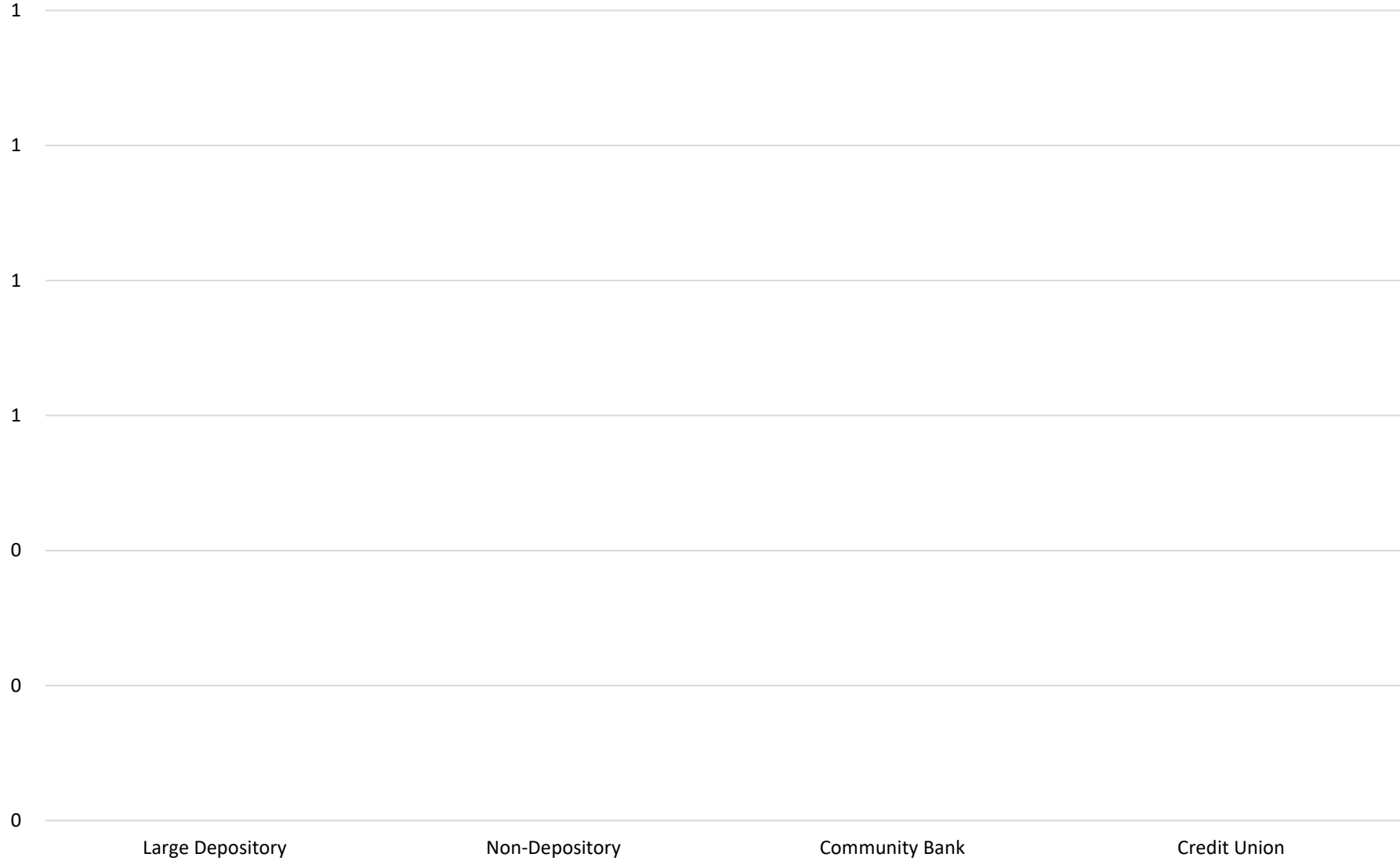


Share of Companies Reporting to HMDA



Number of Companies Reporting to HMDA

■ 2008 ■ 2009 ■ 2010 ■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018 ■ 2019 ■ 2020 ■ 2021 ■ 2022



Share of Home Purchase Volume (#) by Company Type

2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022



Share of Refinancing Volume (#) by Company Type

■ 2008 ■ 2009 ■ 2010 ■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018 ■ 2019 ■ 2020 ■ 2021 ■ 2022



2022

U.S. Mortgage Market Summary

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

		#	% of #	Originations Volume \$000s	% of \$	Average Loan Size
Home Purchase	Conventional Non-Jumbo					
	Conventional Jumbo					
	FHA					
	VA					
	USDA (RHS/FSA)					
	Total					
Refinancing	Conventional Non-Jumbo					
	Conventional Jumbo					
	FHA					
	VA					
	USDA (RHS/FSA)					
	Total					
Total	Conventional Non-Jumbo					
	Conventional Jumbo					
	FHA					
	VA					
	USDA (RHS/FSA)					
	Total					

NOTE:

- [1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.
- [2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.
- [3] Subsidiary lenders have been consolidated under parent institutions where possible, though some exceptions may apply. This data is provided as is with no warranties of any kind.

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Top 10 Lenders by Company Type

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Top 10 Large Depositories

Rank	Institution	#	Originations Volume \$000s	Average Loan Size
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Top 10 Non-Depositories

Rank	Institution	#	Originations Volume \$000s	Average Loan Size
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Top 10 Lenders by Company Type

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Top 10 Community Banks

Rank	Institution	#	Originations Volume	
			\$000s	Average Loan Size
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Top 10 Credit Unions

Rank	Institution	#	Originations Volume	
			\$000s	Average Loan Size
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

NOTE:

[1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.

[2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.

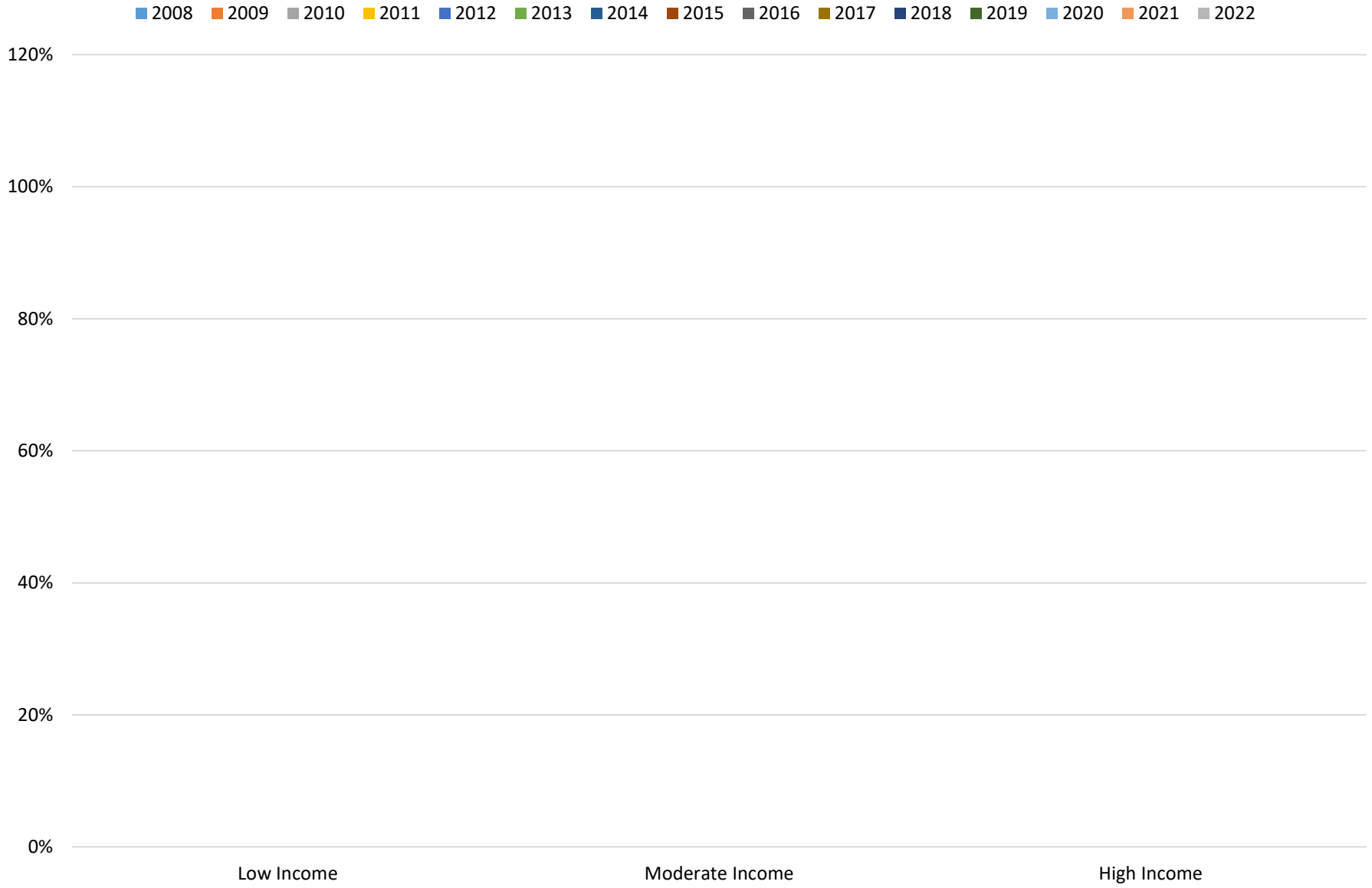
[3] Subsidiary lenders have been consolidated under parent institutions where possible, though some exceptions may apply. This data is provided as is with no warranties of any kind.

Share of All Loans by Income Category and Year

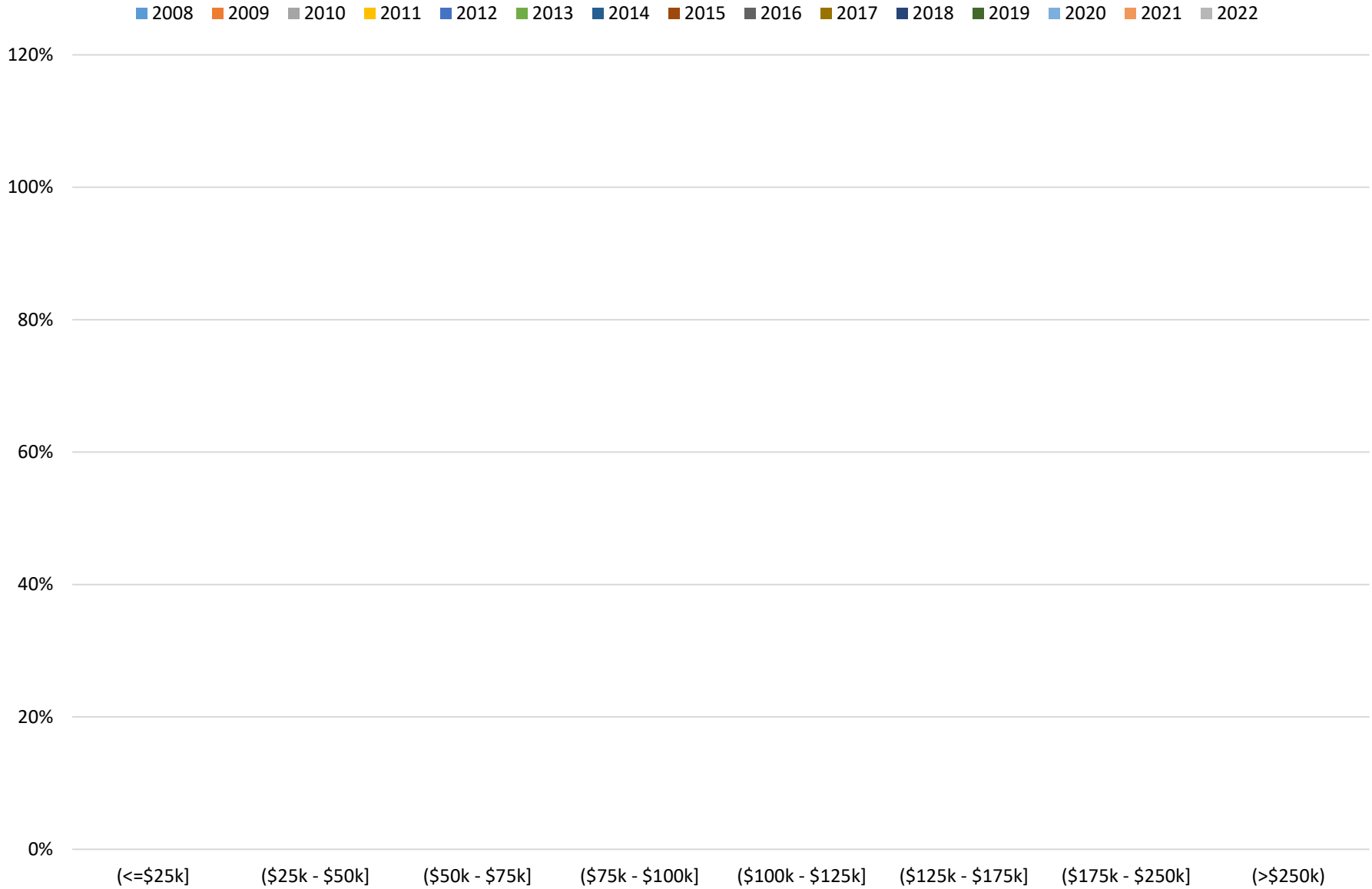
■ 2008 ■ 2009 ■ 2010 ■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018 ■ 2019 ■ 2020 ■ 2021 ■ 2022



Share of FHA Loans by Income Category and Year

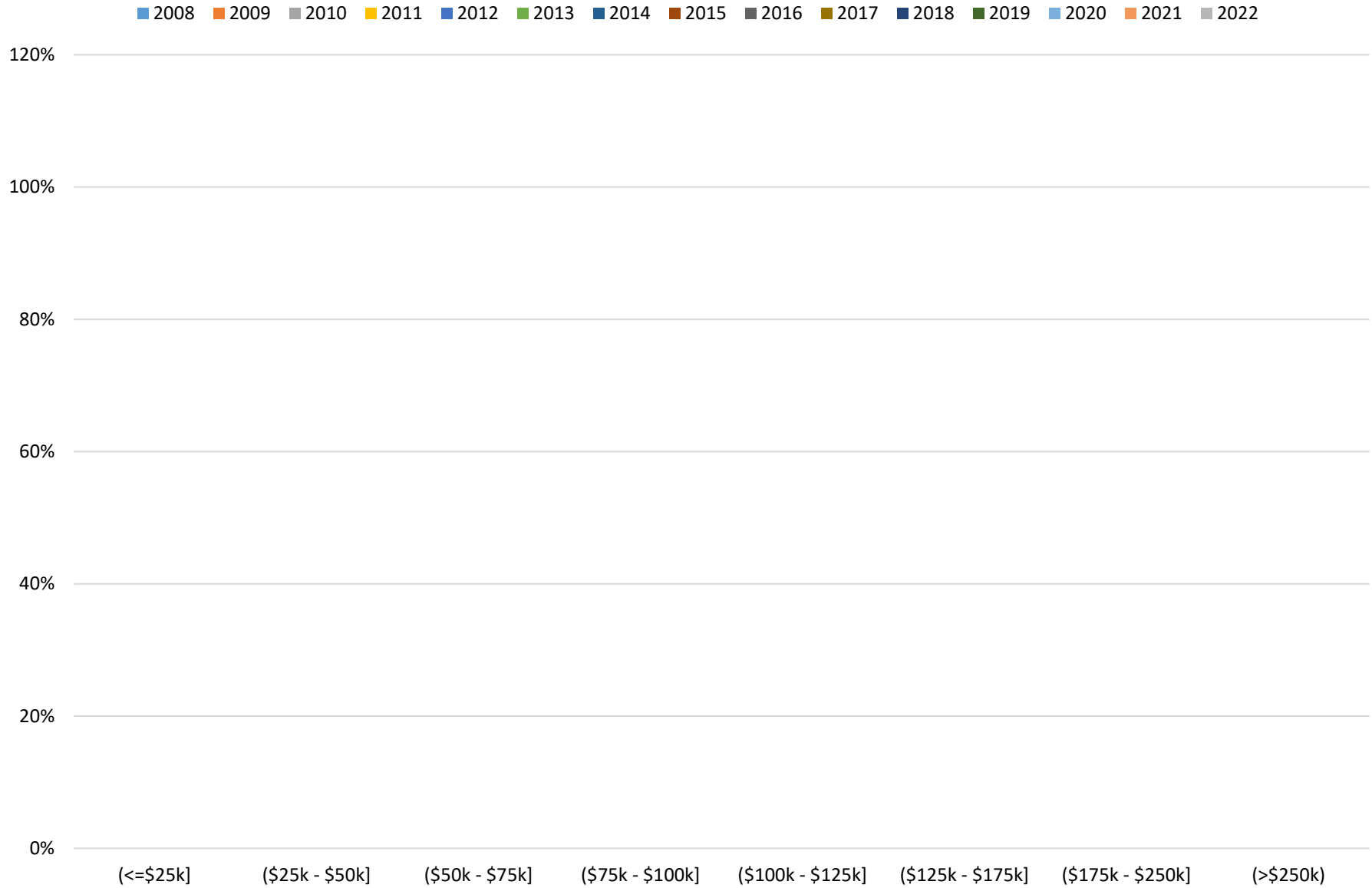


Distribution of Loans by Income Bucket and Year: All Loans



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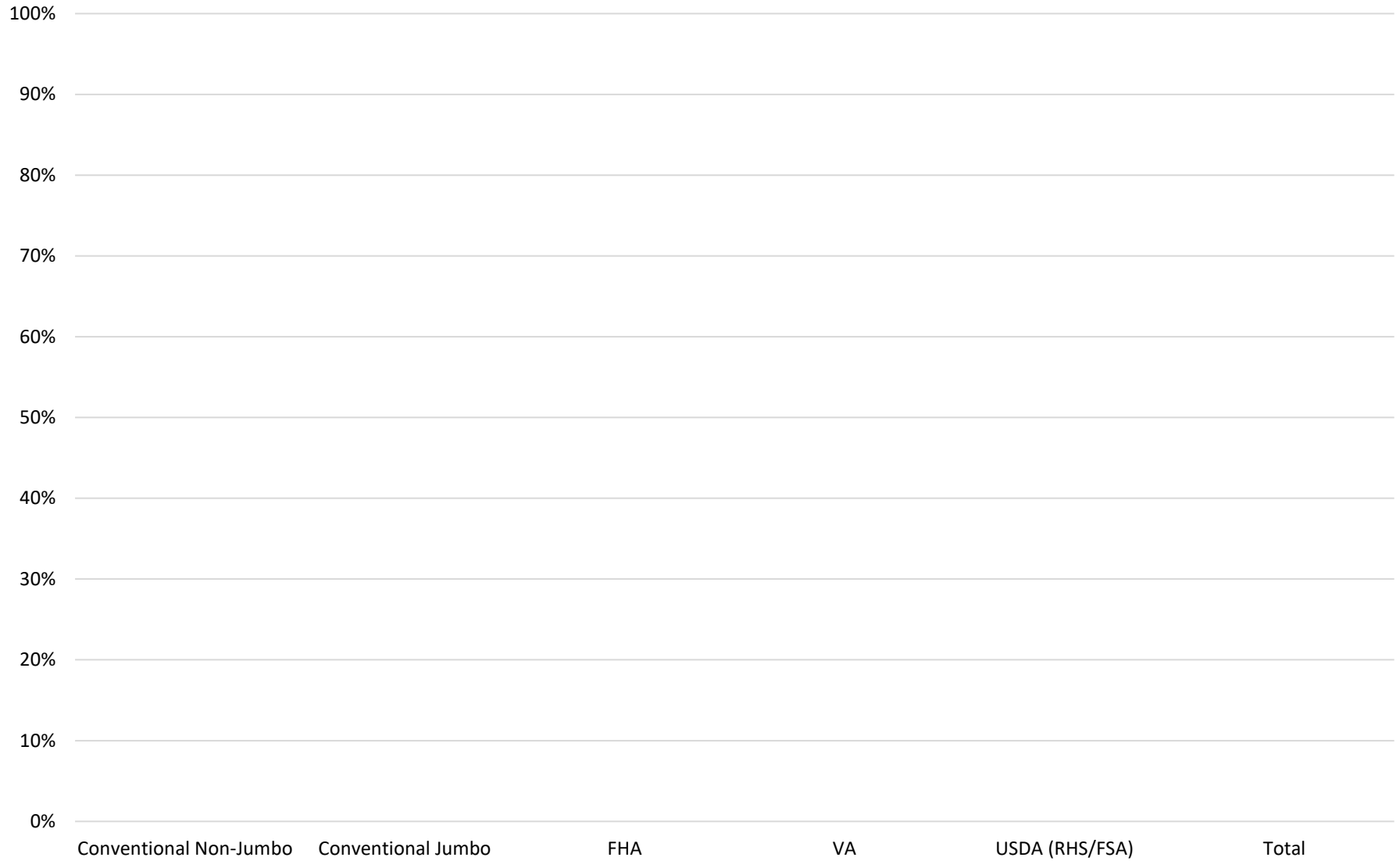
Distribution of Loans by Income Bucket and Year: FHA Loans



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Year Over Year Change in Loan Count by Company Type

■ Large Depository ■ Non-Depository ■ Community Bank ■ Credit Union ■ Total



Year Over Year Change: All Loans



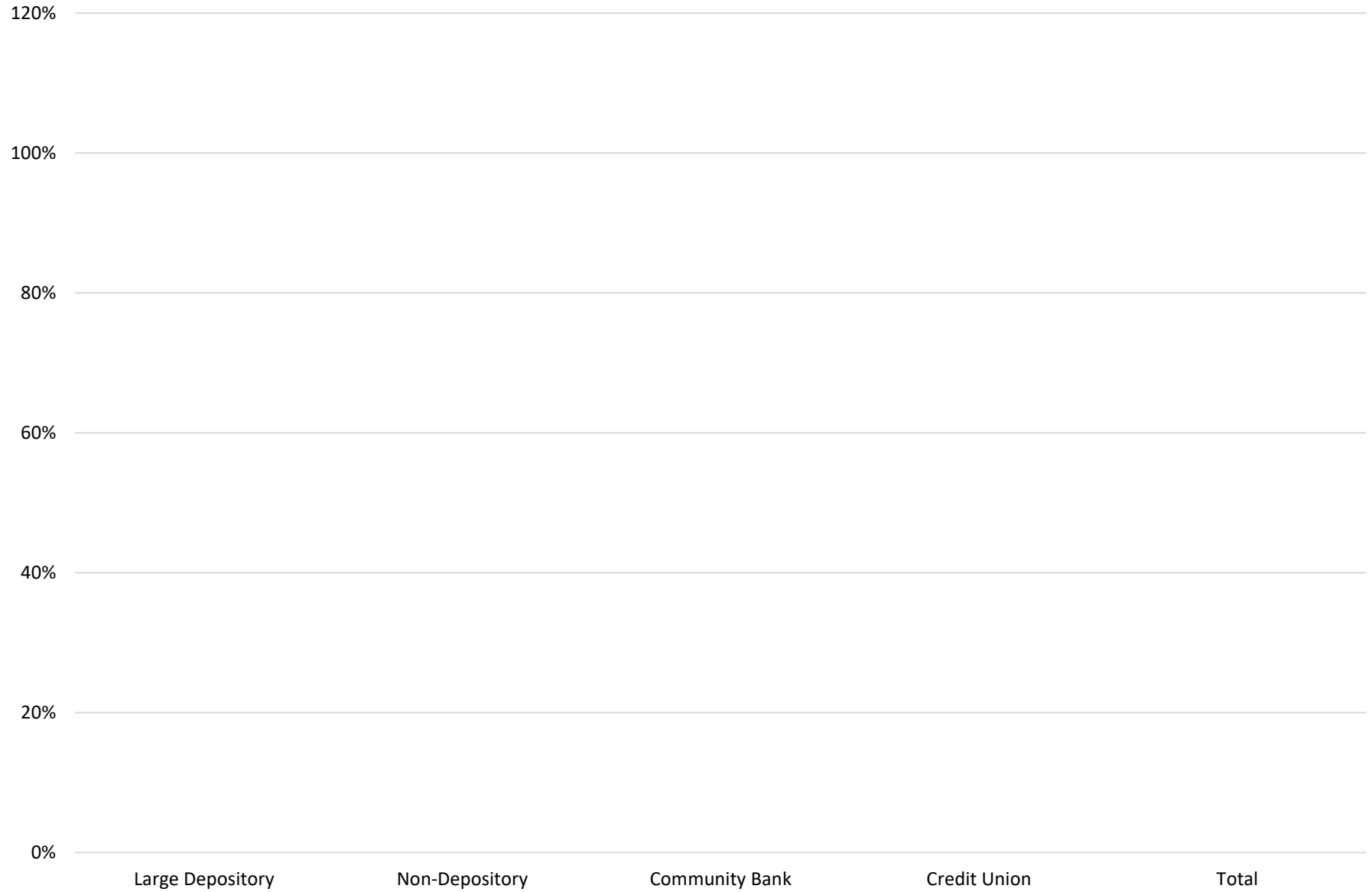
Share of Loans by Company Type: All Loans

Year Over Year Change: Conventional Non-Jumbo



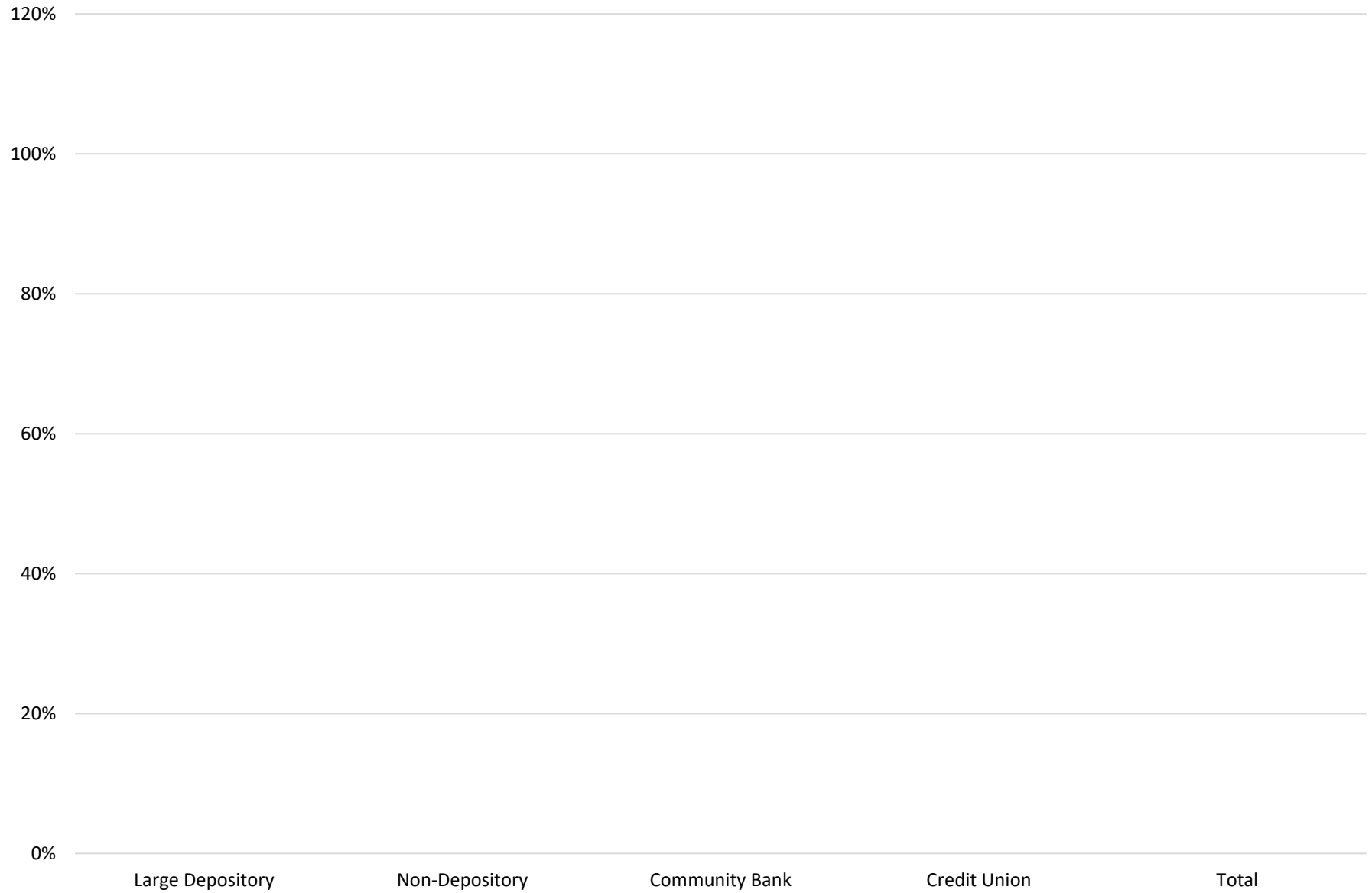
Share of Loans by Company Type: Conventional Non-Jumbo

Year Over Year Change: Conventional Jumbo



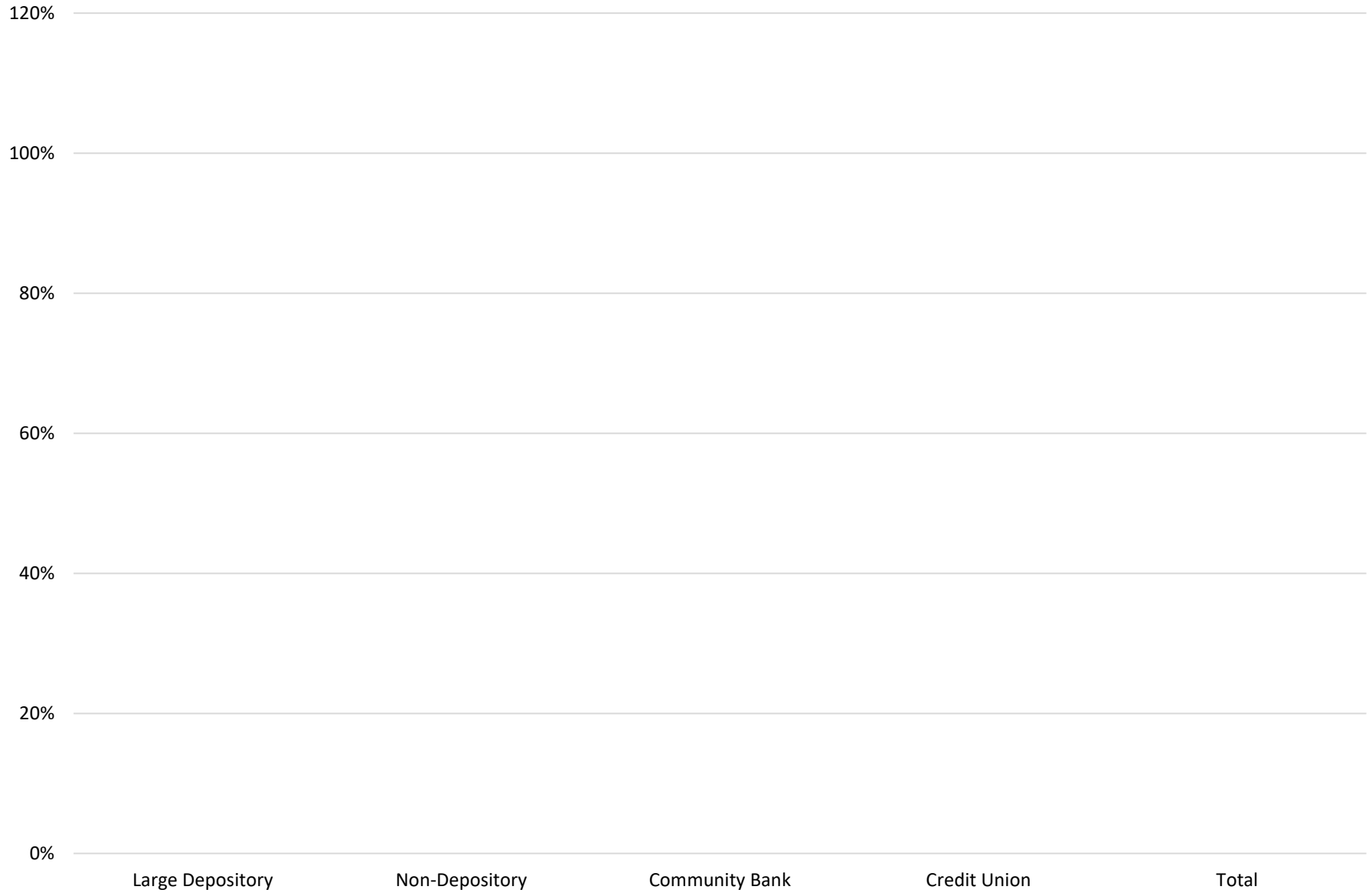
Share of Loans by Company Type: Conventional Jumbo

Year Over Year Change: FHA



Share of Loans by Company Type: FHA

Year Over Year Change: VA



Share of Loans by Company Type: VA

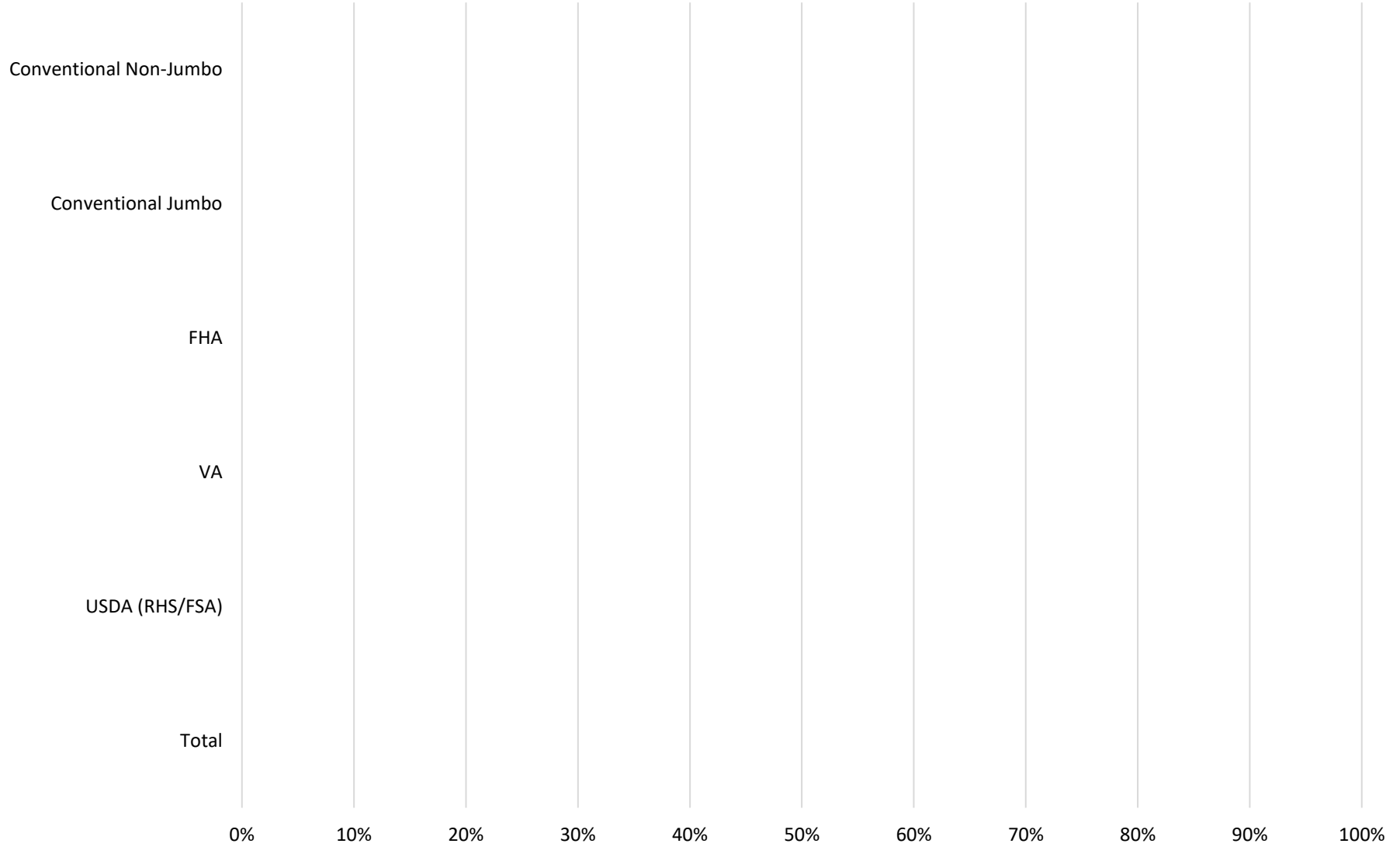
Year Over Year Change: USDA



Share of Loans by Company Type: USDA

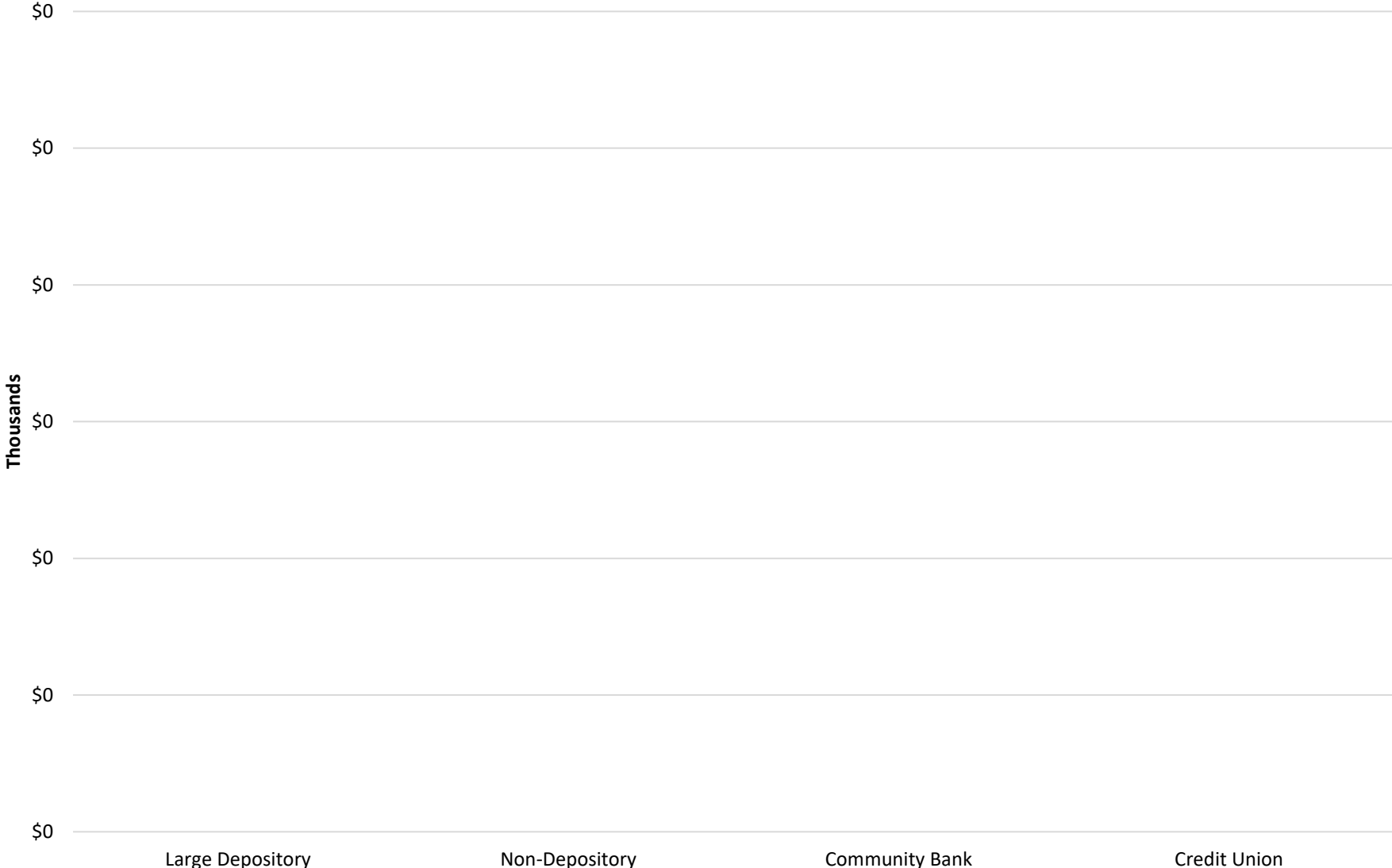
Company Type Share by Loan Type

■ Large Depository ■ Non-Depository ■ Community Bank ■ Credit Union



Home Purchase: Avg. Loan Size by Company Type

2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022



Refinancing: Avg. Loan Size by Company Type



Distribution of Originations (#) by Race/Ethnicity

- Asian
- Black or African American
- Hispanic White
- Non-Hispanic White
- Other Minority
- Joint
- Missing

Conventional Non-Jumbo Share by Race Group and Year



FHA Share by Race Group and Year



2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Race/Ethnicity Category

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Share of Originations Volume (% based on #)						
2008	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2009	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2010	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Race/Ethnicity Category

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Share of Originations Volume (% based on #)						
2011	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2012	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2013	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Race/Ethnicity Category

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Share of Originations Volume (% based on #)						
2014	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2015	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2016	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Race/Ethnicity Category

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Share of Originations Volume (% based on #)						
2017	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2018	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2019	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Race/Ethnicity Category

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Share of Originations Volume (% based on #)						
2020	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2021	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

Share of Originations Volume (% based on #)						
2022	Conventional Non-Jumbo	Conventional Jumbo	FHA	VA	USDA (RHS/FSA)	Total
Asian						
Black or African American						
Hispanic White						
Non-Hispanic White						
Other Minority						
Joint						
Missing						

**Home purchase loans for principal residences (in addition to standard exclusions)*

NOTE:

[1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.

[2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.

[3] Subsidiary lenders have been consolidated under parent institutions where possible, though some exceptions may apply. This data is provided as is with no warranties of any kind.

Summary of Respondents by Institution Type

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Home Purchase Originations Volume (#)					
	Large Depository	Non-Depository	Community Bank	Credit Union	Total
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					

Composition of Home Purchase Originations Volume (#)					
	Large Depository	Non-Depository	Community Bank	Credit Union	Total

Home Purchase Originations Volume (\$000s)					
	Large Depository	Non-Depository	Community Bank	Credit Union	Total
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					

Home Purchase Originations (Average Loan Size)					
	Large Depository	Non-Depository	Community Bank	Credit Union	Total

Summary of Respondents by Institution Type

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

	Refinance Originations Volume (#)				Total
	Large Depository	Non-Depository	Community Bank	Credit Union	
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					

	Composition of Refinance Originations Volume (#)				Total
	Large Depository	Non-Depository	Community Bank	Credit Union	

	Refinance Originations Volume (\$000s)				Total
	Large Depository	Non-Depository	Community Bank	Credit Union	
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					

	Refinance Originations Volume (Average Loan Size)				Total
	Large Depository	Non-Depository	Community Bank	Credit Union	

NOTE:
[1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.
[2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.
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2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Originations Overview by Institution Type and Loan Type

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

Loan Type	Institution Type	# of Institutions		#	Δ 2022/2021	% of # 2022	% of # 2021	Originations Volume			Avg. Loan Size
		2022	2021					\$000s	Δ 2022/2021	% of \$ 2022	
Total	Large Depository										
	Non-Depository										
	Community Bank										
	Credit Union										
	Total										

Loan Type	Institution Type	#	Δ 2022/2021	% of # 2022	% of # 2021	Originations Volume			Avg. Loan Size
						\$000s	Δ 2022/2021	% of \$ 2022	
Conventional Non-Jumbo	Large Depository								
	Non-Depository								
	Community Bank								
	Credit Union								
	Total								

Loan Type	Institution Type	#	Δ 2022/2021	% of # 2022	% of # 2021	Originations Volume			Avg. Loan Size
						\$000s	Δ 2022/2021	% of \$ 2022	
Conventional Jumbo	Large Depository								
	Non-Depository								
	Community Bank								
	Credit Union								
	Total								

Loan Type	Institution Type	#	Δ 2022/2021	% of # 2022	% of # 2021	Originations Volume			Avg. Loan Size
						\$000s	Δ 2022/2021	% of \$ 2022	
FHA	Large Depository								
	Non-Depository								
	Community Bank								
	Credit Union								
	Total								

Loan Type	Institution Type	#	Δ 2022/2021	% of # 2022	% of # 2021	Originations Volume			Avg. Loan Size
						\$000s	Δ 2022/2021	% of \$ 2022	
VA	Large Depository								
	Non-Depository								
	Community Bank								
	Credit Union								
	Total								

Loan Type	Institution Type	#	Δ 2022/2021	% of # 2022	% of # 2021	Originations Volume			Avg. Loan Size
						\$000s	Δ 2022/2021	% of \$ 2022	
USDA (RHS/FSA)	Large Depository								
	Non-Depository								
	Community Bank								
	Credit Union								
	Total								

NOTE:

[1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.

[2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.

[3] Subsidiary lenders have been consolidated under parent institutions where possible, though some exceptions may apply. This data is provided as is with no warranties of any kind.

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Income Category

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

	Share of Originations Volume (% based on #)		
	Low Income	Moderate Income	High Income
	<= 80% of Area Median Income	(80% - 120%] of Area Median Income	>= 120% of Area Median Income
2008			
2009			
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			
2022			

	Share of FHA Originations Volume (% based on #)		
	Low Income	Moderate Income	High Income
	<= 80% of Area Median Income	(80% - 120%] of Area Median Income	>= 120% of Area Median Income
2008			
2009			
2010			
2011			
2012			
2013			
2014			
2015			
2016			
2017			
2018			
2019			
2020			
2021			
2022			

**Excludes loans where 'income not reported'*

NOTE:

[1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.

[2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.

[3] Subsidiary lenders have been consolidated under parent institutions where possible, though some exceptions may apply. This data is provided as is with no warranties of any kind.

2023 HMDA EXECUTIVE DATABOOK (2022 DATA)

Share of Originations* by Loan Type and Income Bucket

Retail/Broker/Non-Delegated Correspondent: Residential (1 to 4 Unit) Mortgage Originations

	Share of Originations Volume (% based on #)							
	(<=\$25k]	(\$25k - \$50k]	(\$50k - \$75k]	(\$75k - \$100k]	(\$100k - \$125k]	(\$125k - \$175k]	(\$175k - \$250k]	(>\$250k]
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
2020								
2021								
2022								

	Share of FHA Originations Volume (% based on #)							
	(<=\$25k]	(\$25k - \$50k]	(\$50k - \$75k]	(\$75k - \$100k]	(\$100k - \$125k]	(\$125k - \$175k]	(\$175k - \$250k]	(>\$250k]
2008								
2009								
2010								
2011								
2012								
2013								
2014								
2015								
2016								
2017								
2018								
2019								
2020								
2021								
2022								

*Excludes loans where 'income not reported'

NOTE:

[1] Home Mortgage Disclosure Act (HMDA) data are sourced from the FFIEC website. Visit www.ffiec.gov/hmda for details on data exemptions and disclosures.

[2] These summary statistics include 1-4 unit 'closed-end' (or exempt) loans with an action type of 'originated' (no purchased loans) that are 'secured by a first lien' and exclude 'home improvement' loans or loans with 'other' and 'not applicable' purposes.

[3] Subsidiary lenders have been consolidated under parent institutions where possible, though some exceptions may apply. This data is provided as is with no warranties of any kind.