

2025 HMDA Data on Mortgage Lending Now Available

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WASHINGTON, D.C. — The Home Mortgage Disclosure Act (HMDA) Modified Loan Application Register (LAR) data for 2025 are now available on the Federal Financial Institutions Examination Council's (FFIEC) HMDA Platform for approximately 4,768 HMDA filers. The published data contain loan-level information filed by financial institutions and modified to protect consumer privacy.

To increase public accessibility, the annual loan-level LAR data for each HMDA filer are now available online. Previously, users could obtain LAR data only by making requests to specific institutions for their annual data. To allow for easier public access to all LAR data, the Consumer Financial Protection Bureau's [2015 HMDA rule](https://cfpb.gov/rules-policy/final-rules/regulation-c-home-mortgage-disclosure-act/) (cfpb.gov/rules-policy/final-rules/regulation-c-home-mortgage-disclosure-act/) made the data for each HMDA filer available electronically on the [FFIEC's HMDA Platform](https://ffiec.cfpb.gov/) (https://ffiec.cfpb.gov/). In addition to institution-specific modified LAR files, users can download one combined file that contains all institutions' modified LAR data.

HMDA users may find the CFPB's [Beginner's Guide to Accessing and Using HMDA Data](https://files.consumerfinance.gov/f/documents/cfpb_beginners-guide-accessing-using-hmda-data_guide_2022-06.pdf)  (https://files.consumerfinance.gov/f/documents/cfpb_beginners-guide-accessing-using-hmda-data_guide_2022-06.pdf) useful for background on HMDA and tech tips for understanding and analyzing the data.

The 2025 HMDA Loan Application Register data can be found on the FFIEC's HMDA Platform: <https://ffiec.cfpb.gov/data-publication/modified-lar>.

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The Consumer Financial Protection Bureau is a 21st century agency that implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

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