City of Boston Mortgage Overview

In accordance with city ordinance (section 6-8.2 of Chapter VI of the City of Boston Municipal Code), the City of Boston's Office of the Collector-Treasurer provides information, regarding the lending, community investment and service activities disclosed by institutions desiring a contract for banking services or to become a City of Boston Depository. This information, The Linked Deposit Report to the Mayor of the City of Boston (LDR), is published annually.

Nationally, financial institutions are governed by the Federal Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA), and the Dodd-Frank Wall Street Reform and Consumer Act (Dodd-Frank). Data provided to and audited by these governing agencies regarding the bank's practices is published by the Federal Financial Institutions Examination Council's (FFIEC) and used for these reports.

Mortgage Information for Institutions covered by the LDR

The following charts and maps provide a searchable interface for each of the banks covered in the <u>Linked Deposit Report to the Mayor</u>. Using the FFIEC data, information is provided regarding the lending institution's mortgage activity (one to four family dwellings) within the City of Boston as well as the location of banking offices and ATM's so you will have a view into the banks' activity within the City of Boston.

<u>View the chart</u>

Mortgage Information for all Institutions serving Boston

The following charts and maps provide mortgage lending information for all reporting institutions conducting business in the City of Boston.

View the chart

Mortgage lending information for the top 20 Reporting Institutions

Following is a list of the top 20 Reporting Institutions providing mortgage lending for all dwellings within the City of Boston.

View the chart

BankIQ

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