



FHFA FAIR LENDING DATA AND STATISTICS

DATA FILE DICTIONARY

Data Updated: April 29, 2024



Table 1. Enterprise AUS Mortgage Loan Application Statistics [FL_AUS_DATA.CSV]

Field	Definition
GSE	Government Sponsored Enterprise: <ul style="list-style-type: none"> • “Fannie Mae” • “Freddie Mac”
YRQTR	Year-quarter (YYYYQQ)
PROTVL	Race-ethnicity value: <ul style="list-style-type: none"> • “American Indian” • “Asian” • “Black” • “Latino” • “Pacific Islander” • “White (control group)”
PROTCLASS	Protected class group: <ul style="list-style-type: none"> • “Race-Ethnicity”
APPS	Number of applications
ACCEPTS	Number of approve-eligible applications
ACCEPT_RATE	Number of approve-eligible applications divided by the total
ACCEPT_RATIO	Ratio of protected class accept rate divided by control group
GAP	Raw difference in approve eligible accept rate relative to control group, White value for race-ethnicity
CONTROL_RATE	Control group approve eligible accept rate
CATEGORY	Loan purpose category of application: <ul style="list-style-type: none"> A. Home Purchase B. Cash-Out Refi C. Non-Cash Refi D. Total



Table 2. Enterprise Loan Acquisitions and Funding Statistics [FL_ACQ_DATA.CSV]

Field	Definition
GSE	Government Sponsored Enterprise: <ul style="list-style-type: none"> • “Fannie Mae” • “Freddie Mac”
YRQTR	Year-quarter (YYYYQQ)
PROTVAL	Race-ethnicity value: <ul style="list-style-type: none"> • “American Indian” • “Asian” • “Black” • “Latino” • “Pacific Islander” • “White”
SHARE	Proportion of protected class loan acquisitions
COUNT	Number of protected class loan acquisitions
CATEGORY	Loan purpose category of application: <ol style="list-style-type: none"> Home Purchase Cash-Out Refi Non-Cash Refi Total