

Table 1: Counts and Originations of Creditors by Type

Category	NAICS Code	Total Entities	Small Entities	Entities That Originate Any Mortgage Loans ^b	Small Entities that Originate Any Mortgage Loans
Commercial Banking	522110	6,505	3,601	6,307 ^a	3,466 ^a
Savings Institutions	522120	930	377	922 ^a	373 ^a
Credit Unions ^c	522130	7,240	6,296	4,178 ^a	3,240 ^a
Real Estate Credit ^{d,e}	522292	2,787	2,294	2,787	2,294 ^a
Total		17,462	12,568	14,194	9,373

Source: 2011 HMDA, Dec 31, 2011 Bank and Thrift Call Reports, Dec 31, 2011 NCUA Call Reports, Dec 31, 2011 NMLSR Mortgage Call Reports.

^a For HMDA reporters, loan counts from HMDA 2011. For institutions that are not HMDA reporters, loan counts projected based on Call Report data fields and counts for HMDA reporters.

^b Entities are characterized as originating loans if they make one or more loans.

^c Does not include cooperativas operating in Puerto Rico. The Bureau has limited data about these institutions or their mortgage activity.

^d NMLSR Mortgage Call Report (MCR) for 2011. All MCR reporters that originate at least one loan or that have positive loan amounts are considered to be engaged in real estate credit (instead of purely mortgage brokers). For institutions with missing revenue values, the probability that institution was a small entity is estimated based on the count and amount of originations and the count and amount of brokered loans.

^e Data do not distinguish nonprofit from for-profit organizations, but Real Estate Credit presumptively includes nonprofit organizations.