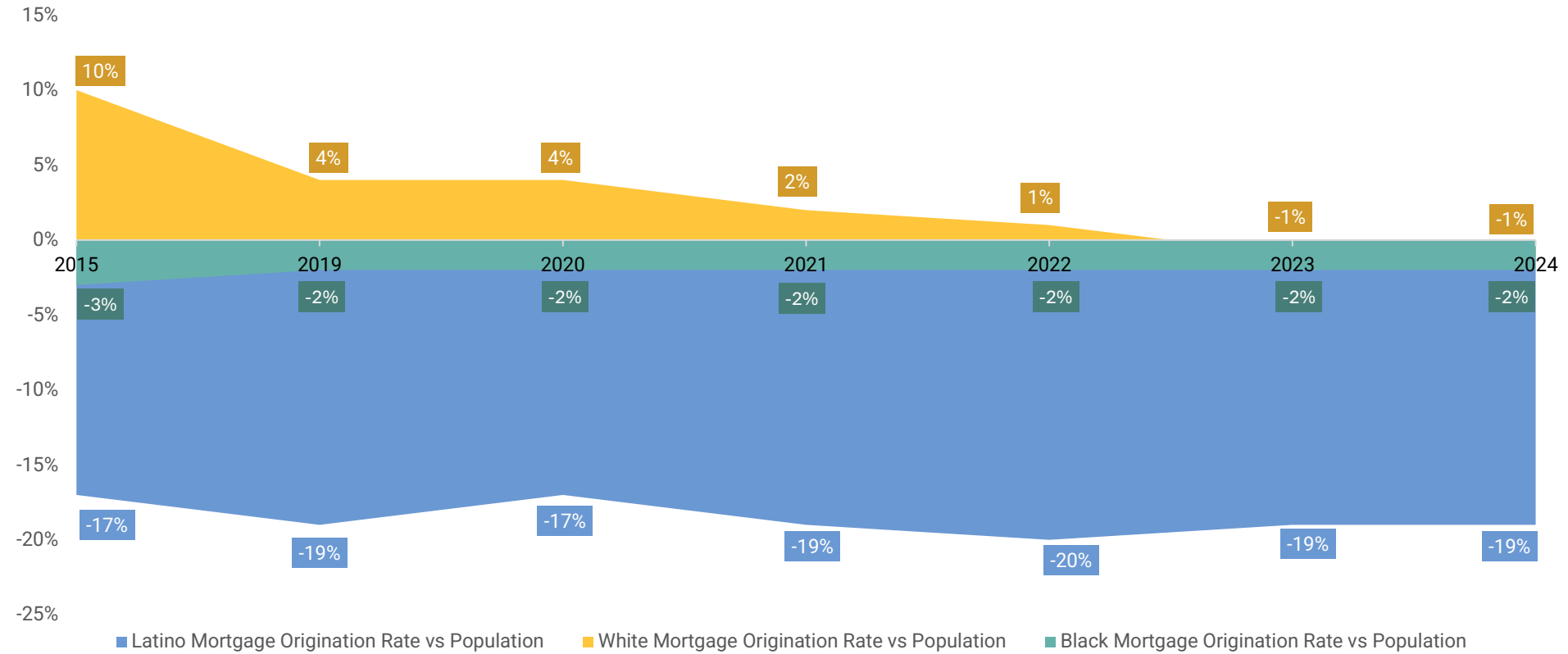


Greenlining's 2025 HMDA Report

Data and Visualizations

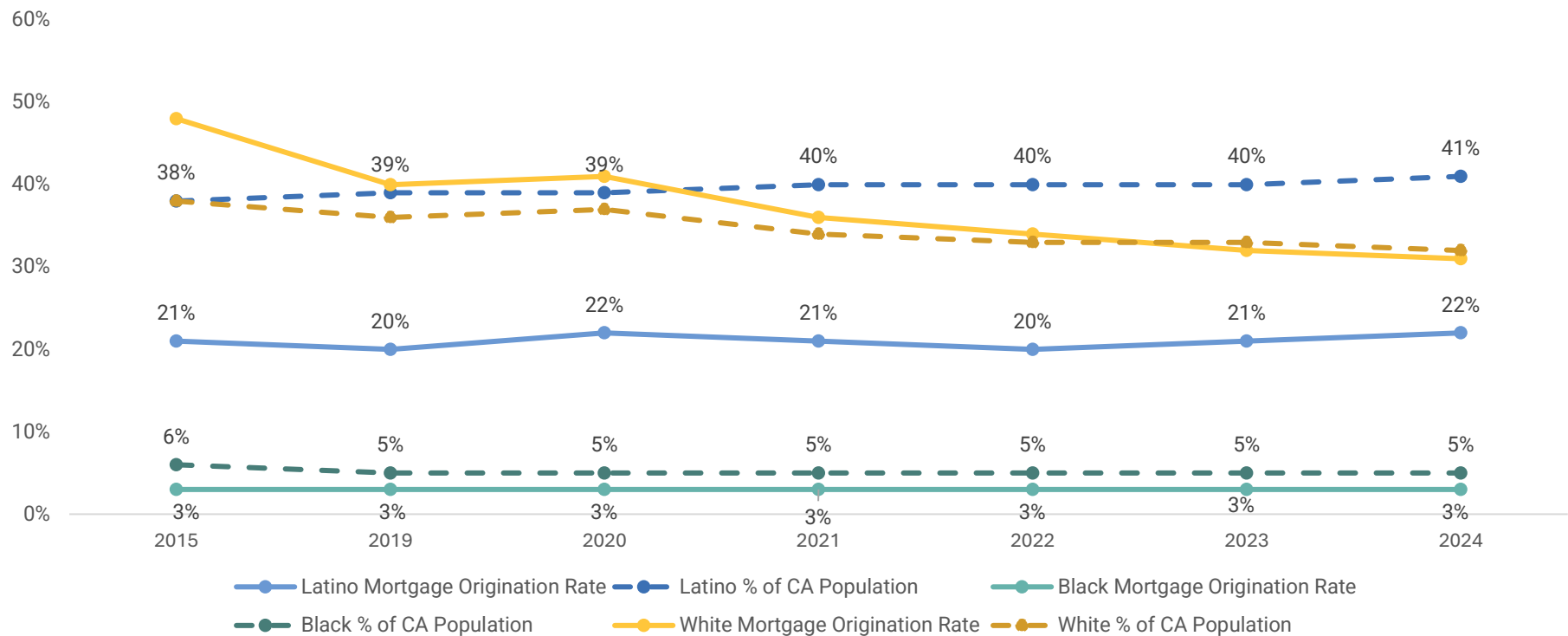
Representation Gap Analysis



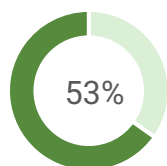
Positive values indicate groups over-represented relative to their population share, while negative values indicate groups under-represented relative to their population share

Greenlining's California Home Lending Trends (2015- 2024)

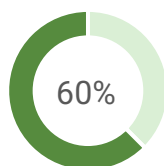
Originations Among the Top 15 Lenders



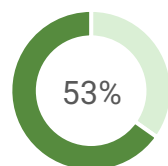
Non Bank Lender Portion of Top 15



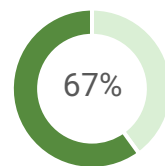
2015



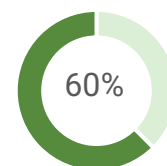
2019



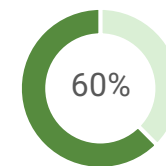
2020



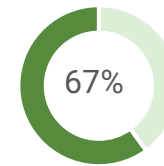
2021



2022

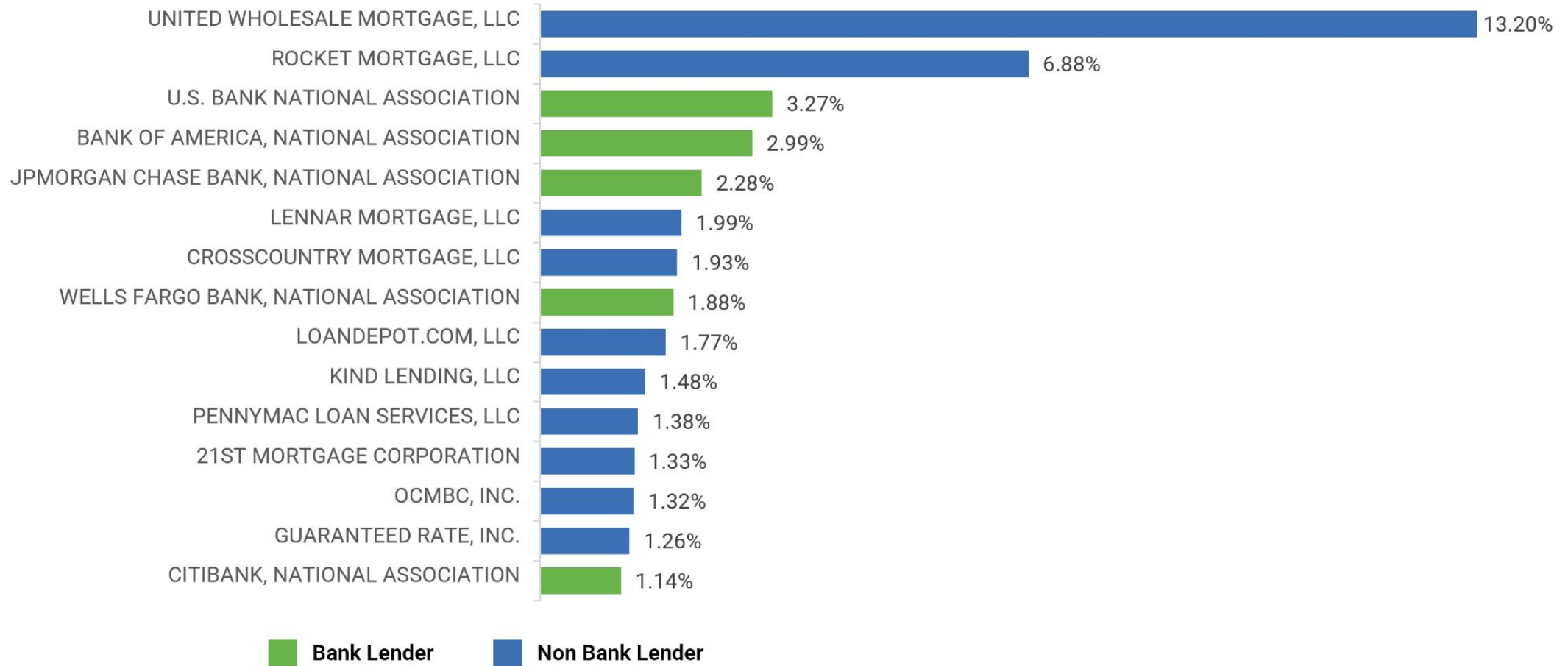


2023



2024

Top 15 Lenders in CA (2024)



Total Home Purchase Loans by Borrower Race (2024)

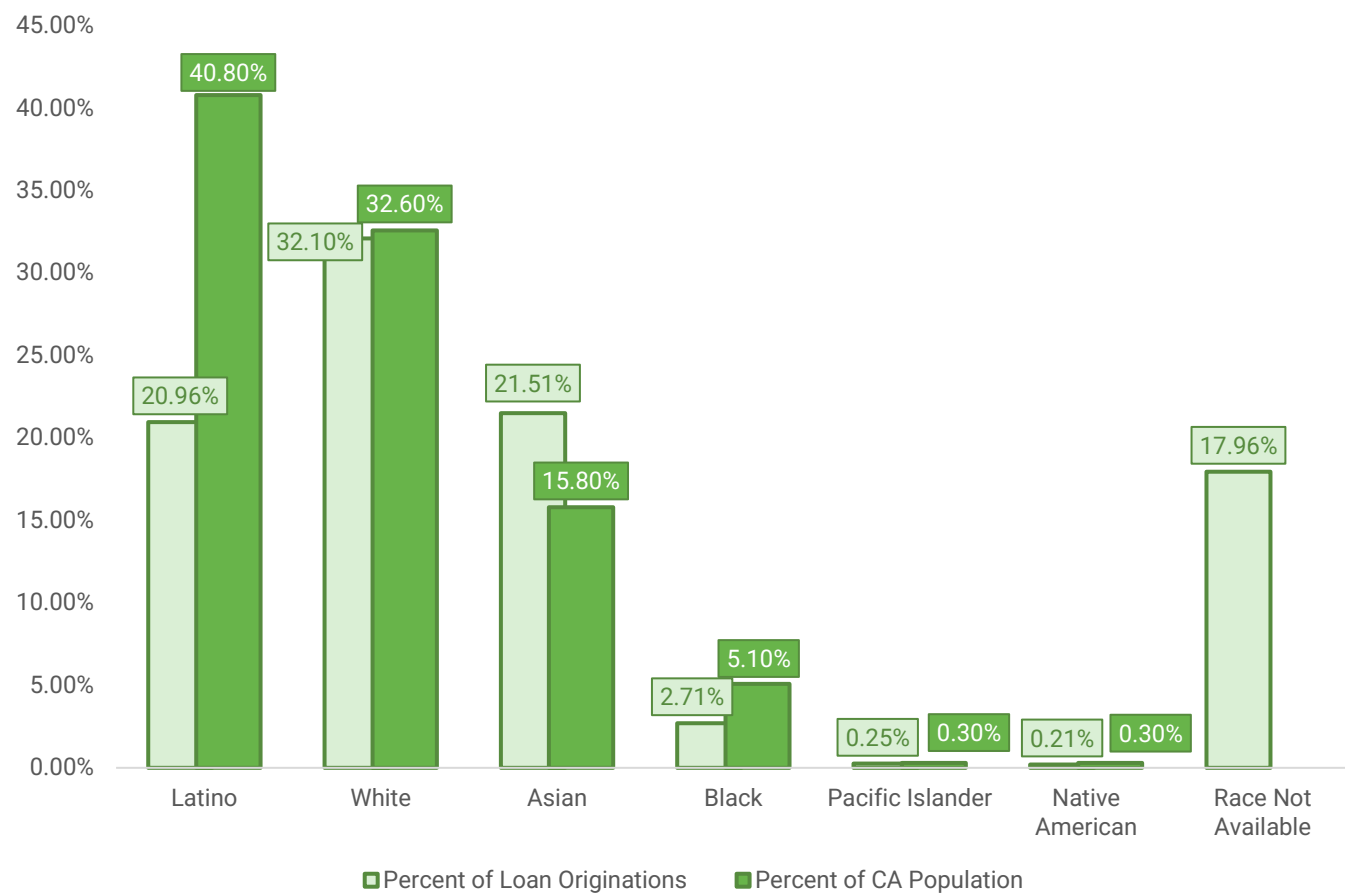
Top 15 Lenders



Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	29,251	20.96%	40.80%	-19.84% ▼
White	44,795	32.10%	32.60%	-0.50% ▼
Asian	30,017	21.51%	15.80%	5.71% ▲
Black	3,775	2.71%	5.10%	-2.39% ▼
Pacific Islander	308	0.25%	0.30%	-0.05% ▼
Native American	297	0.21%	0.30%	-0.09% ▼
Race Not Available	25,063	17.96%		
Total	139,530			

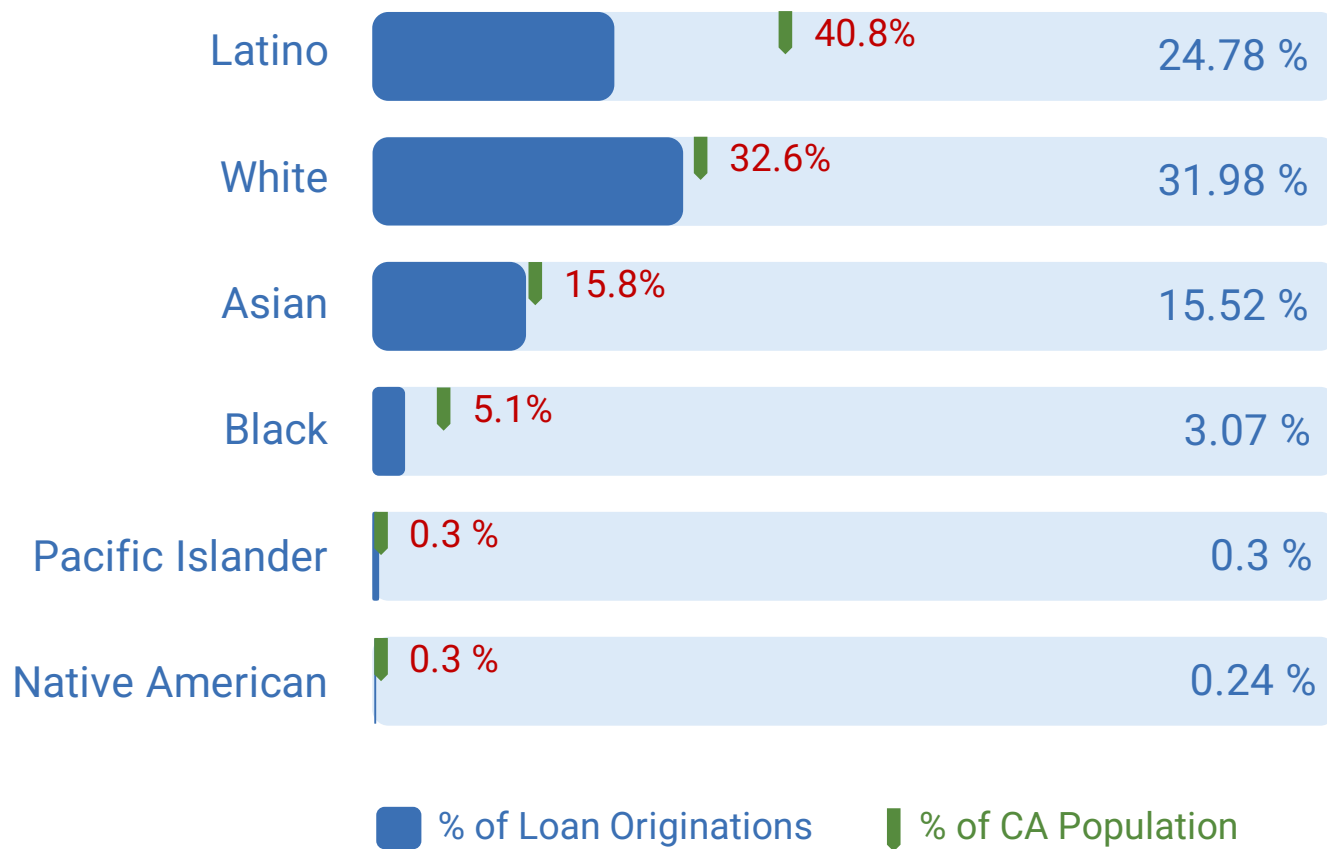
Top 15 Originations

Total Home Purchase Loans by Borrower Race (2024) Top 15 Lenders

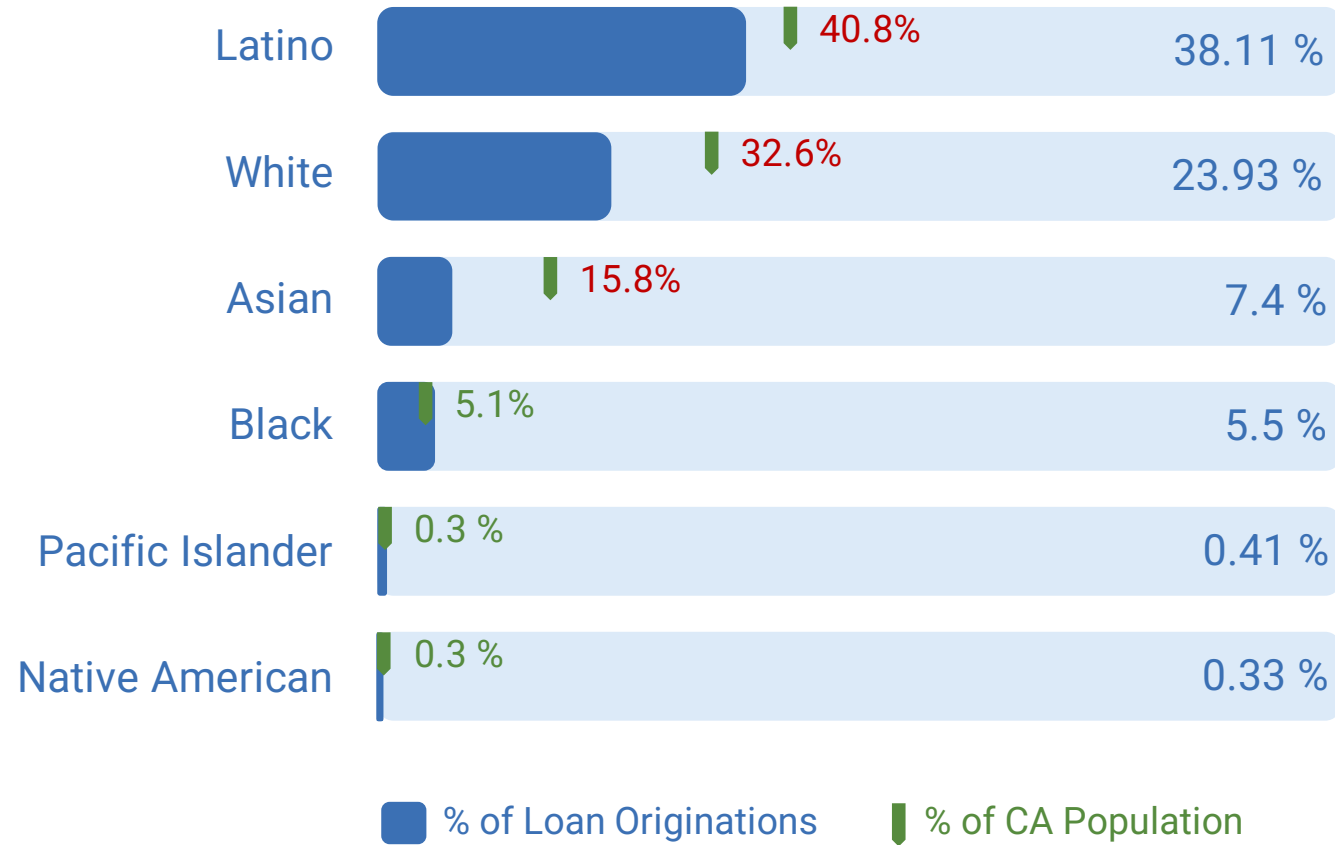


Top 15 Originations

Home Purchase Loans by Borrower Race – Top 15 Lenders Conventional Loans



Home Purchase Loans by Borrower Race – Top 15 Lenders Nonconventional Loans



Home Purchase Loans by Borrower Race & Institution (2024)

Top 15 Lenders - Banks



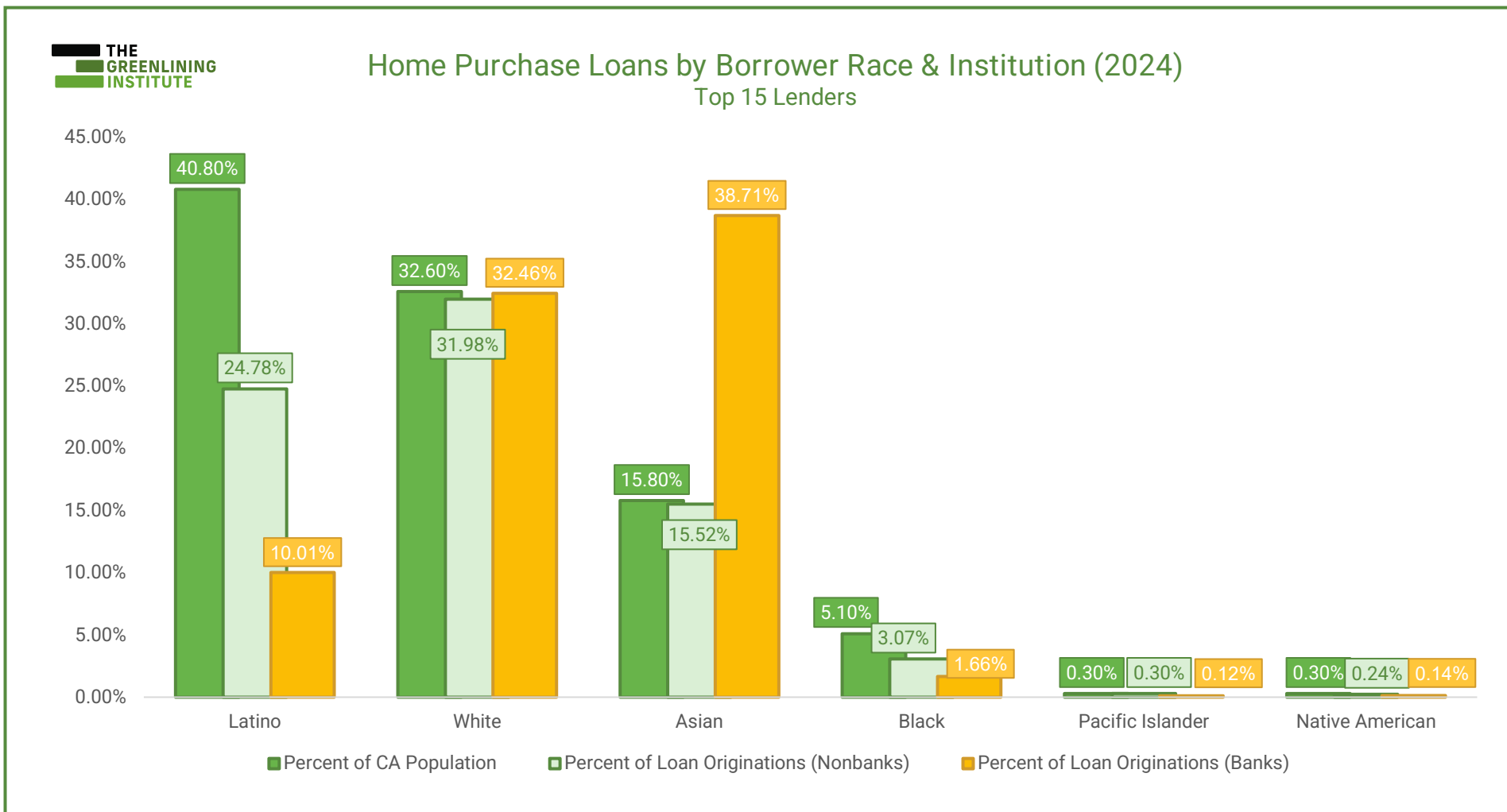
Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	3,609	10.01%	40.80%	-30.79% ▼
White	11,705	32.46%	32.60%	-0.14% ▼
Asian	13,957	38.71%	15.80%	22.91% ▲
Black	598	1.66%	5.10%	-3.44% ▼
Pacific Islander	42	0.12%	0.30%	-0.18% ▼
Native American	51	0.14%	0.30%	-0.16% ▼
Total	36,057			

Home Purchase Loans by Borrower Race & Institution (2024)

Top 15 Lenders - Nonbanks



Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	25,642	24.78%	40.80%	-16.02% ▼
White	33,090	31.98%	32.60%	-0.62% ▼
Asian	16,060	15.52%	15.80%	-0.28% ▼
Black	3,177	3.07%	5.10%	-2.03% ▼
Pacific Islander	308	0.30%	0.30%	0.00% ►
Native American	246	0.24%	0.30%	-0.06% ▼
Total	103,473			



Originations by Institution

Home Purchase Loans by Borrower Race – Nonconventional (2024)

Top 15 Lenders



Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	11,271	38.11%	40.80%	-2.69% ▼
White	7,077	23.93%	32.60%	-8.67% ▼
Asian	2,190	7.40%	15.80%	-8.40% ▼
Black	1,627	5.50%	5.10%	0.40% ▲
Pacific Islander	122	0.41%	0.30%	0.11% ▲
Native American	97	0.33%	0.30%	0.03% ▲

Total	29,576			
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Home Purchase Loans by Borrower Race - Nonconventional (2024)

Home Purchase Loans by Nonbanks Only



Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	11,129	38.25%	40.80%	-2.55% ▼
White	6,932	23.83%	32.60%	-8.77% ▼
Asian	2,123	7.30%	15.80%	-8.50% ▼
Black	1,580	5.43%	5.10%	0.33% ▲
Pacific Islander	122	0.42%	0.30%	0.12% ▲
Native American	95	0.33%	0.30%	0.03% ▲

Total	29,092			
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Home Purchase Loans by Borrower Race - Conventional (2024)

Top 15 Lenders



Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	25,642	24.78%	40.80%	-16.02% ▼
White	33,090	31.98%	32.60%	-0.62% ▼
Asian	16,060	15.52%	15.80%	-0.28% ▼
Black	3,177	3.07%	5.10%	-2.03% ▼
Pacific Islander	308	0.30%	0.30%	0.00% ►
Native American	246	0.24%	0.30%	-0.06% ▼

Total	103,473			
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Home Purchase Loans by Borrower Race - Conventional (2024)

Home Purchase Loans by Nonbanks Only



Race	Number of Loans	Percent of Loans	Percent of CA Population	Difference
Latino	14,513	19.51%	40.80%	-21.29% ▼
White	22,364	35.90%	32.60%	3.30% ▲
Asian	13,937	18.74%	15.80%	2.94% ▲
Black	1,597	2.15%	5.10%	-2.95% ▼
Pacific Islander	186	0.25%	0.30%	-0.05% ▼
Native American	151	0.20%	0.30%	-0.10% ▼

Total	74,381			
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