



NMLS Federal Registry Quarterly Report 2013 Quarter 1

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Conference of State Bank Supervisors
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Federal Registration of Mortgage Loan Originators (MLOs)

At the end of the first quarter of 2013, more than 10,500 federally chartered or insured depositories were active in mortgage originations, with more than 394,000 MLOs registered. This is an increase of more than 15,000 MLOs (or four percent) since Quarter I 2012.

The data reveal that the majority of institutions employ 10 or fewer MLOs (71 percent) and operate in just one or two states (97 percent). Yet the top five institutions operate across the country and employ more than 136,000 mortgage loan originators, making up more than one third of all registered MLOs.

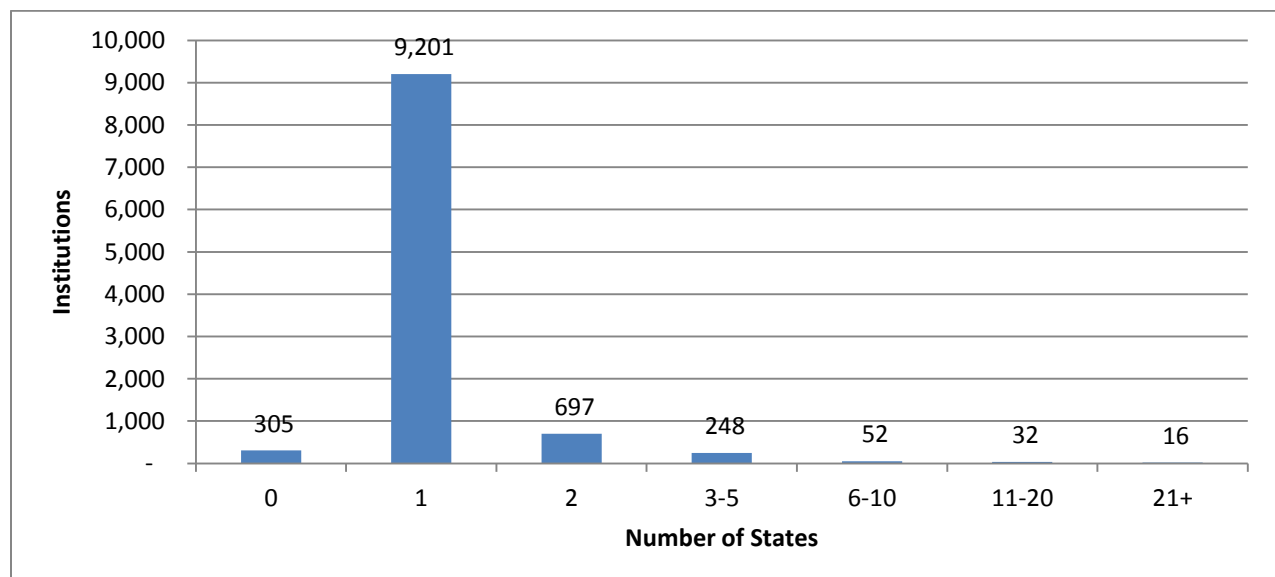
Entities in the NMLS Federal Registry

Type	Entities
Institution	10,551
Mortgage Loan Originator	394,775

Institutions with MLOs in Multiple States

The mortgage origination footprint of registered institutions can be approximated by counting the states in which an institution has at least one registered MLO. While 87 percent of institutions have MLOs registered in only one state, there are 10 institutions which have registered MLOs in 30 or more states.

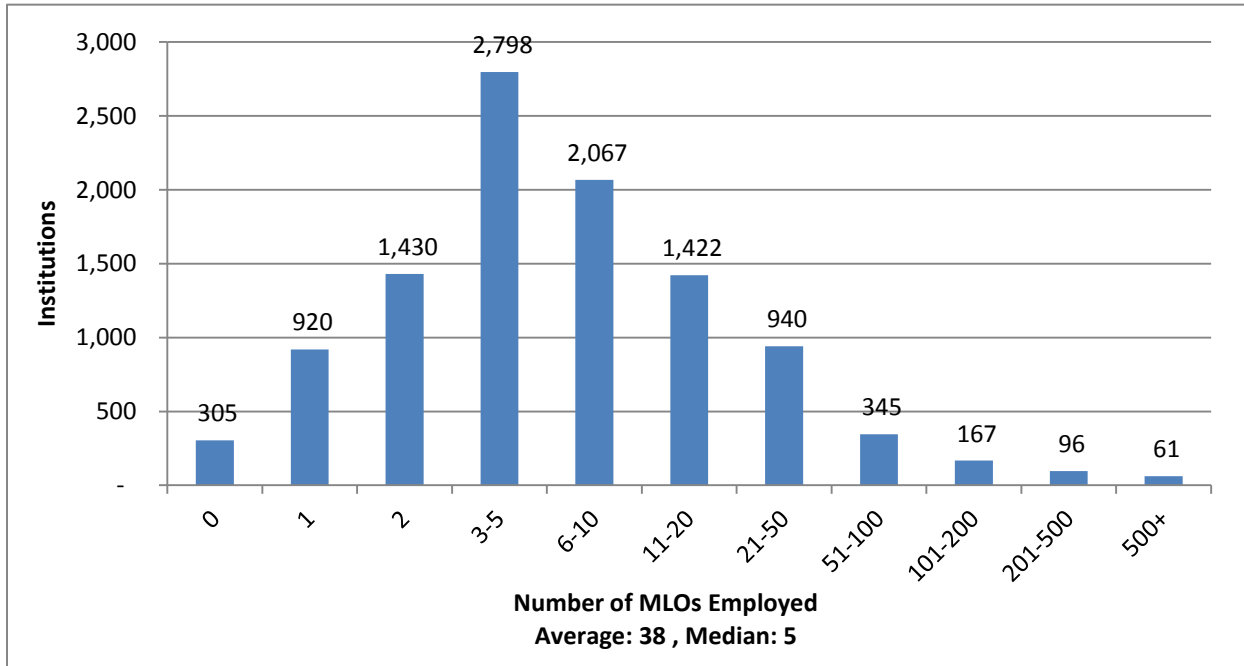
Institutions are not necessarily limited to originating mortgages in states in which they have a registered MLO. Yet, given the interstate branching requirements and business models of most depositories, the registered location of MLOs provides a strong approximation of the mortgage origination footprint by state.



Note that 305 institutions had an active registration on the NMLS Federal Registry, but as of March 31, 2013 did not have any actively registered MLOs. This may be due to a variety of reasons, including expected employee turnover, explaining why an institution would not have a registered MLO on a specific date.

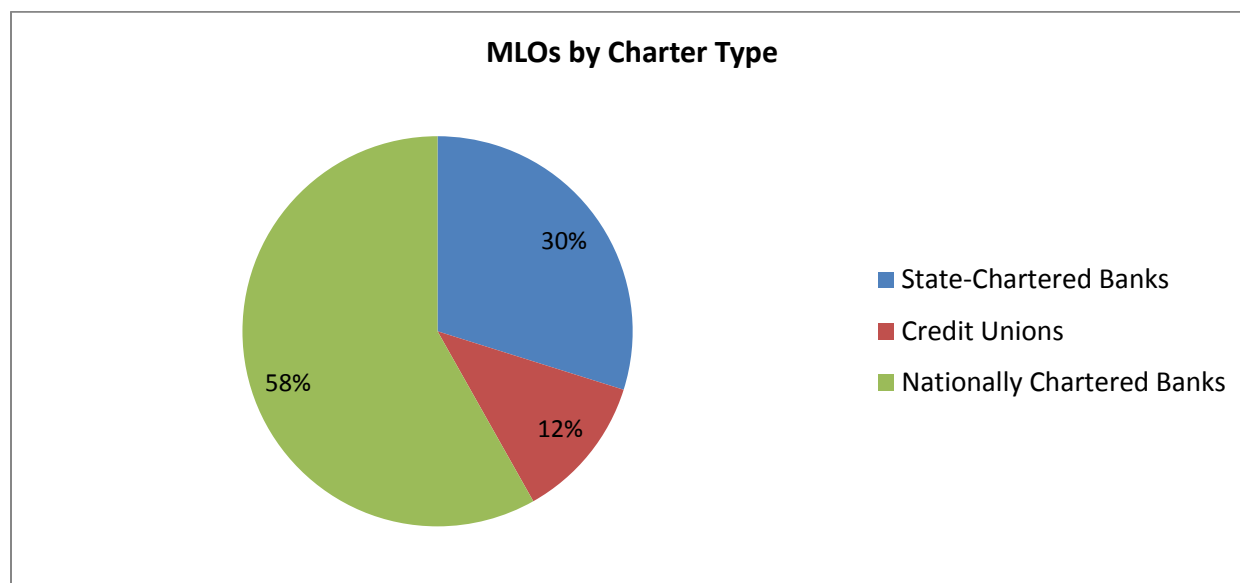
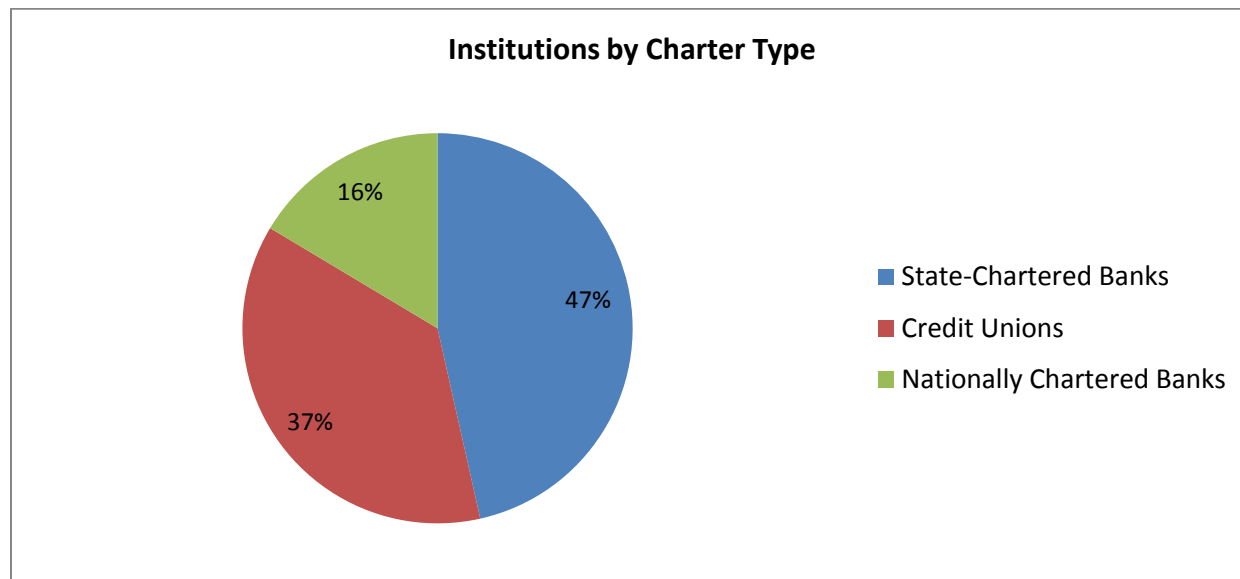
Mortgage Loan Originators Per Institution

Approximately half of the registered institutions employ between three and 10 MLOs. The vast majority of institutions, 85 percent, employ less than 20 MLOs. There are five institutions that employ more than 10,000 MLOs each.



Entities in the NMLS Federal Registry by Charter Type

Though nationally chartered banks comprise only 16 percent of all institutions in the NMLS Federal Registry, they employ 58 percent of registered MLOs.¹



¹ When institutions establish their account in NMLS, they provide information regarding their primary federal regulator. Banks with a national charter are regulated by, and register with NMLS at the direction of, the Office of the Comptroller of the Currency. State-chartered banks are regulated by their state chartering agency and subject to federal oversight by (and register with NMLS at the direction of) either the Board of Governors of the Federal Reserve System or the Federal Deposit Insurance Corporation, both of which have issued regulations governing state-chartered banks' compliance with federal registration requirements. Credit unions can operate under either a state or national charter, all register with NMLS at the direction of the National Credit Union Administration. NMLS does not collect specific information to determine how credit unions are chartered. Institutions and MLOs regulated by the Farm Credit Administration are also required to register, but comprise less than 1% of the total number of both registered institutions and MLOs and are not reflected in either chart.



Federally Registered Mortgage Loan Originators As of March 31, 2013

State	Total	Annual percentage change	FDIC	FRB	NCUA	OCC	FCA
Alabama	6,091	4.2%	1,895	1,763	803	1,554	76
Alaska	609	1.0%	76	1	97	435	-
Arizona	11,001	7.7%	398	456	965	9,181	1
Arkansas	3,005	1.6%	738	1,283	182	740	62
California	42,216	5.5%	4,106	1,690	4,417	32,003	-
Colorado	7,749	2.4%	1,343	751	839	4,814	2
Connecticut	5,326	4.1%	1,035	29	391	3,869	2
Delaware	1,724	28.8%	55	300	95	1,266	8
District of Columbia	928	-4.0%	44	42	135	707	-
Florida	23,290	10.3%	2,435	3,390	3,202	14,246	17
Georgia	8,433	3.0%	3,113	1,081	601	3,588	50
Guam	123	-0.8%	59	31	17	16	-
Hawaii	1,904	-2.0%	584	429	358	530	3
Idaho	2,191	5.0%	633	16	352	1,184	6
Illinois	18,169	2.9%	3,550	2,227	1,318	11,065	9
Indiana	8,090	2.2%	1,392	1,302	1,266	4,056	74
Iowa	5,359	7.7%	2,052	485	721	2,083	18
Kansas	4,218	4.7%	1,256	529	499	1,923	11
Kentucky	5,891	3.8%	2,175	875	450	2,327	64
Louisiana	5,730	-0.2%	2,347	847	474	2,024	38
Maine	1,733	0.5%	513	61	402	755	2
Maryland	6,742	-2.0%	1,029	1,437	504	3,729	43
Massachusetts	8,490	4.4%	2,698	190	1,319	4,283	-
Michigan	13,122	6.4%	1,362	3,230	1,924	6,520	86
Minnesota	8,133	1.5%	1,887	173	1,249	4,774	50
Mississippi	3,294	2.1%	1,830	509	145	764	46
Missouri	9,977	6.3%	2,512	1,440	814	5,197	14
Montana	1,379	4.5%	415	304	196	458	6
Nebraska	3,433	5.7%	1,242	272	540	1,361	18
Nevada	3,329	7.9%	432	29	174	2,694	-
New Hampshire	1,479	1.6%	265	12	254	948	-
New Jersey	11,164	2.9%	1,486	192	391	9,094	1
New Mexico	1,851	0.5%	420	99	249	1,080	3
New York	23,675	1.5%	674	2,277	2,090	18,628	6
North Carolina	10,164	4.0%	3,066	826	1,847	4,284	141
North Dakota	1,022	4.8%	400	16	189	417	-
Ohio	19,017	7.4%	1,754	2,529	2,128	12,534	72
Oklahoma	4,102	3.2%	1,304	748	415	1,600	35
Oregon	5,742	7.7%	1,333	50	1,201	3,149	9
Pennsylvania	17,368	2.7%	4,948	1,888	1,925	8,545	62
Puerto Rico	915	5.2%	345	214	313	41	2
Rhode Island	1,505	5.6%	314	1	291	899	-
South Carolina	4,499	-0.7%	1,549	419	624	1,867	40

State	Total	Annual percentage change	FDIC	FRB	NCUA	OCC	FCA
South Dakota	1,335	4.2%	325	134	175	691	10
Tennessee	7,362	1.3%	2,653	1,821	837	1,981	70
Texas	26,873	1.6%	3,139	2,957	1,755	18,844	178
Utah	4,027	-1.1%	352	92	1,400	2,183	-
Vermont	939	2.5%	324	10	181	424	-
Virgin Islands	94	-1.1%	18	6	53	17	-
Virginia	10,192	3.7%	1,582	2,244	2,099	4,184	83
Washington	8,949	4.9%	2,333	104	2,127	4,378	7
West Virginia	1,580	2.3%	656	268	120	525	11
Wisconsin	8,306	-0.3%	1,817	482	1,874	4,038	95
Wyoming	936	7.0%	206	329	146	254	1
Nationwide	394,775	4.0%	74,469	42,890	47,133	228,751	1,532

NOTE: The number of MLOs in each state is determined by the work address provided in each MLO's record.

FDIC - Federal Deposit Insurance Corporation

FRB - Board of Governors of the Federal Reserve Board

NCUA - National Credit Union Administration

OCC - Office of the Comptroller of Currency

FCA - Farm Credit Administration



**Federally Registered Institutions
As of March 31, 2013**

State	Total	Annual percentage change	FDIC	FRB	NCUA	OCC	FCA
Alabama	264	0.0%	130	17	70	44	3
Alaska	27	0.0%	5	1	13	8	-
Arizona	124	-5.3%	37	10	34	42	1
Arkansas	190	-1.6%	66	46	32	43	3
California	462	-3.3%	112	31	250	69	-
Colorado	248	-0.4%	73	28	84	62	1
Connecticut	158	0.6%	39	5	75	38	1
Delaware	56	-6.7%	10	6	18	21	1
District of Columbia	56	9.8%	4	7	30	15	-
Florida	421	-2.5%	165	31	121	101	3
Georgia	368	-3.2%	199	15	85	66	3
Guam	15	-16.7%	7	1	3	4	-
Hawaii	68	-9.3%	8	1	46	12	1
Idaho	92	0.0%	28	4	39	20	1
Illinois	740	-1.7%	335	73	143	188	1
Indiana	310	-1.9%	87	29	121	72	1
Iowa	448	0.2%	254	55	79	59	1
Kansas	380	-2.6%	186	50	48	92	4
Kentucky	294	-1.0%	146	26	60	59	3
Louisiana	249	-3.1%	123	7	79	37	3
Maine	132	0.8%	41	3	63	23	2
Maryland	211	1.9%	51	29	69	59	3
Massachusetts	320	-2.4%	120	24	126	50	-
Michigan	403	-2.7%	100	32	220	50	1
Minnesota	505	-3.1%	252	28	97	126	2
Mississippi	154	-3.1%	83	7	33	28	3
Missouri	452	-3.0%	240	55	81	74	2
Montana	108	-5.3%	33	22	36	16	1
Nebraska	258	1.2%	106	32	56	63	1
Nevada	52	-7.1%	14	3	16	19	-
New Hampshire	68	-2.9%	25	5	21	17	-
New Jersey	243	0.0%	88	9	80	65	1
New Mexico	110	3.8%	37	6	30	35	2
New York	391	-2.5%	60	27	199	104	1
North Carolina	223	2.3%	84	21	79	36	3
North Dakota	114	2.7%	57	3	30	24	-
Ohio	496	0.2%	125	37	215	117	2
Oklahoma	279	-0.4%	102	52	42	79	4
Oregon	128	-3.0%	41	5	63	18	1
Pennsylvania	504	-1.0%	130	28	253	91	2
Puerto Rico	83	-7.8%	7	2	67	6	1
Rhode Island	55	0.0%	16	1	20	18	-
South Carolina	166	-2.4%	66	11	53	34	2

State	Total	Annual percentage change	FDIC	FRB	NCUA	OCC	FCA
South Dakota	93	1.1%	32	6	32	22	1
Tennessee	372	-0.8%	159	54	106	51	2
Texas	827	-2.4%	272	46	244	255	10
Utah	101	0.0%	27	5	48	21	-
Vermont	56	1.8%	11	2	24	19	-
Virgin Islands	23	-17.9%	9	2	6	6	-
Virginia	280	-2.4%	45	79	107	46	3
Washington	204	0.0%	66	9	92	35	2
West Virginia	130	-0.8%	45	20	39	24	2
Wisconsin	459	-3.0%	208	22	158	67	4
Wyoming	71	-1.4%	13	21	20	16	1
Nationwide	10,551	-0.2%	4,090	786	3,892	1,722	61

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