

Table 13: Origination Rates by LMI Status, HMDA 1999-2003

		1999	2000	2001	2002	2003
BANGOR, ME	Non LMI	75.3%	72.5%	76.6%	80.0%	84.0%
	LMI	47.1%	49.0%	54.0%	62.8%	72.0%
	Gap	28.3%	23.5%	22.6%	17.2%	12.0%
BARNSTABLE-YARMOUTH, MA	Non LMI	81.6%	79.9%	80.9%	80.7%	78.5%
	LMI	75.5%	74.6%	76.0%	76.2%	70.7%
	Gap	6.1%	5.3%	4.9%	4.5%	7.9%
BOSTON, MA-NH	Non LMI	79.0%	77.2%	79.1%	77.6%	75.9%
	LMI	71.2%	69.3%	72.6%	72.5%	71.9%
	Gap	7.8%	7.9%	6.5%	5.1%	4.0%
BRIDGEPORT, CT	Non LMI	73.6%	71.9%	74.1%	73.9%	70.7%
	LMI	63.4%	60.7%	68.5%	67.5%	65.2%
	Gap	10.2%	11.2%	5.6%	6.4%	5.6%
BROCKTON, MA	Non LMI	77.5%	76.3%	77.7%	75.6%	73.3%
	LMI	70.2%	69.2%	71.9%	71.4%	68.0%
	Gap	7.3%	7.0%	5.8%	4.2%	5.3%
BURLINGTON, VT	Non LMI	79.2%	78.5%	83.4%	82.0%	80.6%
	LMI	62.5%	60.1%	71.2%	72.7%	76.5%
	Gap	16.8%	18.4%	12.2%	9.4%	4.1%
DANBURY, CT	Non LMI	77.6%	74.5%	77.0%	76.9%	74.1%
	LMI	71.9%	67.3%	72.4%	71.8%	69.2%
	Gap	5.6%	7.2%	4.6%	5.1%	4.9%
FITCHBURG-LEOMINSTER, MA	Non LMI	77.5%	77.7%	81.1%	80.2%	75.9%
	LMI	72.3%	72.1%	72.5%	77.9%	75.7%
	Gap	5.2%	5.5%	8.6%	2.4%	0.1%
HARTFORD, CT	Non LMI	80.8%	79.1%	82.4%	79.7%	75.5%
	LMI	75.3%	73.9%	76.6%	74.8%	70.8%
	Gap	5.5%	5.3%	5.8%	4.9%	4.7%
LAWRENCE, MA-NH	Non LMI	77.3%	76.5%	78.4%	77.0%	74.9%
	LMI	68.0%	64.8%	67.3%	68.3%	66.6%
	Gap	9.4%	11.7%	11.2%	8.8%	8.3%
LEWISTON-AUBURN, ME	Non LMI	65.5%	64.8%	71.4%	80.0%	67.1%
	LMI	39.3%	46.8%	51.3%	63.8%	52.7%
	Gap	26.2%	18.1%	20.1%	16.2%	14.3%
LOWELL, MA-NH	Non LMI	79.5%	79.5%	80.1%	79.6%	77.9%
	LMI	74.5%	72.1%	76.3%	75.5%	73.6%
	Gap	5.0%	7.4%	3.8%	4.1%	4.3%
MANCHESTER, NH	Non LMI	76.6%	77.2%	79.0%	77.6%	76.0%
	LMI	62.5%	60.9%	70.4%	70.3%	68.5%
	Gap	14.1%	16.3%	8.6%	7.3%	7.5%
NASHUA, NH	Non LMI	81.2%	77.6%	80.7%	79.5%	75.2%
	LMI	69.8%	65.9%	65.4%	70.4%	68.2%
	Gap	11.4%	11.7%	15.3%	9.0%	7.0%

NEW BEDFORD, MA	Non LMI	76.6%	77.4%	81.4%	76.4%	74.1%
	LMI	66.7%	65.7%	68.6%	70.6%	69.6%
	Gap	9.9%	11.7%	12.8%	5.8%	4.5%
NEW HAVEN-MERIDEN, CT	Non LMI	74.4%	73.8%	76.8%	77.1%	72.8%
	LMI	66.3%	63.3%	71.7%	70.1%	65.8%
	Gap	8.1%	10.5%	5.1%	7.0%	7.1%
NEW LONDON-NORWICH, CT-RI	Non LMI	79.6%	78.8%	80.3%	78.8%	75.8%
	LMI	67.9%	65.6%	70.4%	67.0%	67.5%
	Gap	11.7%	13.2%	9.9%	11.8%	8.3%
PITTSFIELD, MA	Non LMI	82.2%	78.3%	82.3%	82.9%	80.5%
	LMI	69.4%	67.2%	74.9%	78.5%	76.7%
	Gap	12.8%	11.1%	7.3%	4.4%	3.7%
PORTLAND, ME	Non LMI	81.6%	78.8%	81.8%	81.1%	76.5%
	LMI	68.9%	63.3%	68.1%	71.9%	72.1%
	Gap	12.7%	15.5%	13.6%	9.2%	4.4%
PORTSMOUTH-ROCHESTER, NH-ME	Non LMI	75.2%	73.2%	75.0%	75.8%	74.0%
	LMI	53.9%	48.4%	48.9%	49.6%	55.1%
	Gap	21.3%	24.8%	26.1%	26.2%	18.9%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	Non LMI	77.3%	75.9%	78.0%	76.8%	73.4%
	LMI	67.1%	64.1%	67.0%	68.3%	65.2%
	Gap	10.2%	11.8%	11.0%	8.5%	8.2%
SPRINGFIELD, MA	Non LMI	79.2%	77.3%	79.6%	77.7%	76.5%
	LMI	68.7%	66.5%	70.0%	68.9%	69.9%
	Gap	10.5%	10.8%	9.6%	8.9%	6.6%
STAMFORD-NORWALK, CT	Non LMI	74.9%	71.7%	73.6%	71.4%	70.9%
	LMI	70.7%	66.5%	68.3%	67.6%	66.4%
	Gap	4.2%	5.2%	5.3%	3.8%	4.6%
WATERBURY, CT	Non LMI	77.3%	74.1%	80.7%	77.9%	72.1%
	LMI	72.0%	71.8%	74.2%	73.0%	66.5%
	Gap	5.3%	2.3%	6.5%	5.0%	5.6%
WORCESTER, MA-CT	Non LMI	79.2%	77.3%	79.4%	77.5%	75.9%
	LMI	70.0%	67.6%	71.8%	70.6%	69.9%
	Gap	9.2%	9.7%	7.6%	7.0%	5.9%
Source: HMDA 1999-2003 for New England						