

**Table 23: Application Volume by Race / Ethnicity, HMDA 1999-2003**

| MSA                            | Race / Ethnicity       | 1999   | 2000   | 2001   | 2002   | 2003   |
|--------------------------------|------------------------|--------|--------|--------|--------|--------|
| <b>BANGOR, ME</b>              | Asian                  | 4      | 11     | 9      | 16     | 13     |
|                                | Black                  | 4      | 5      | 5      | 3      | 5      |
|                                | Hispanic               | 8      | 4      | 6      | 5      | 4      |
|                                | Other                  | 25     | 24     | 18     | 16     | 16     |
|                                | Mixed White / Minority | 17     | 21     | 18     | 24     | 35     |
|                                | White                  | 1,905  | 1,672  | 1,642  | 1,498  | 1,581  |
|                                | Info Not Provided      | 175    | 430    | 324    | 261    | 131    |
| <b>BARNSTABLE-YARMOUTH, MA</b> | Asian                  | 32     | 36     | 39     | 25     | 31     |
|                                | Black                  | 57     | 43     | 37     | 45     | 47     |
|                                | Hispanic               | 41     | 55     | 84     | 65     | 88     |
|                                | Other                  | 64     | 77     | 64     | 86     | 129    |
|                                | Mixed White / Minority | 64     | 60     | 40     | 52     | 75     |
|                                | White                  | 5,491  | 4,728  | 4,092  | 4,148  | 4,445  |
|                                | Info Not Provided      | 609    | 609    | 708    | 837    | 816    |
| <b>BOSTON, MA -NH</b>          | Asian                  | 2,717  | 3,000  | 2,786  | 3,365  | 3,523  |
|                                | Black                  | 2,720  | 2,515  | 2,356  | 2,289  | 2,844  |
|                                | Hispanic               | 2,106  | 2,379  | 2,471  | 2,884  | 3,419  |
|                                | Other                  | 1,128  | 1,240  | 1,162  | 1,307  | 1,162  |
|                                | Mixed White / Minority | 1,151  | 1,116  | 1,012  | 1,078  | 1,333  |
|                                | White                  | 54,210 | 48,973 | 45,756 | 46,230 | 49,825 |
|                                | Info Not Provided      | 7,290  | 8,122  | 9,968  | 11,349 | 11,075 |
| <b>BRIDGEPORT, CT</b>          | Asian                  | 170    | 205    | 215    | 246    | 320    |
|                                | Black                  | 1,071  | 1,165  | 1,032  | 1,138  | 1,288  |
|                                | Hispanic               | 782    | 886    | 963    | 994    | 1,464  |
|                                | Other                  | 181    | 206    | 165    | 255    | 273    |
|                                | Mixed White / Minority | 151    | 135    | 120    | 135    | 198    |
|                                | White                  | 7,327  | 6,476  | 6,178  | 6,793  | 7,076  |
|                                | Info Not Provided      | 1,996  | 1,943  | 2,115  | 1,996  | 1,786  |
| <b>BROCKTON, MA</b>            | Asian                  | 61     | 93     | 83     | 111    | 97     |
|                                | Black                  | 402    | 535    | 649    | 770    | 877    |
|                                | Hispanic               | 138    | 182    | 206    | 211    | 229    |
|                                | Other                  | 161    | 193    | 174    | 143    | 170    |
|                                | Mixed White / Minority | 84     | 110    | 79     | 64     | 105    |
|                                | White                  | 4,238  | 4,315  | 4,053  | 3,854  | 4,210  |
|                                | Info Not Provided      | 546    | 656    | 762    | 925    | 945    |
| <b>BURLINGTON, VT</b>          | Asian                  | 51     | 45     | 71     | 60     | 65     |
|                                | Black                  | 9      | 14     | 18     | 12     | 19     |
|                                | Hispanic               | 9      | 16     | 20     | 10     | 26     |
|                                | Other                  | 46     | 37     | 24     | 44     | 40     |
|                                | Mixed White / Minority | 64     | 70     | 60     | 44     | 51     |
|                                | White                  | 3,659  | 3,388  | 3,075  | 2,812  | 3,414  |
|                                | Info Not Provided      | 521    | 854    | 749    | 691    | 555    |
| <b>DANBURY, CT</b>             | Asian                  | 134    | 156    | 158    | 164    | 210    |
|                                | Black                  | 121    | 118    | 104    | 86     | 93     |
|                                | Hispanic               | 224    | 284    | 323    | 396    | 497    |
|                                | Other                  | 67     | 105    | 89     | 133    | 135    |

|                                 |                        |        |        |        |        |        |
|---------------------------------|------------------------|--------|--------|--------|--------|--------|
|                                 | Mixed White / Minority | 123    | 129    | 95     | 137    | 136    |
|                                 | White                  | 4,805  | 4,604  | 4,243  | 4,375  | 4,614  |
|                                 | Info Not Provided      | 1,090  | 1,148  | 1,251  | 1,276  | 1,093  |
| <b>FITCHBURG-LEOMINSTER, MA</b> | Asian                  | 49     | 89     | 60     | 80     | 66     |
|                                 | Black                  | 52     | 42     | 63     | 54     | 98     |
|                                 | Hispanic               | 110    | 139    | 169    | 162    | 207    |
|                                 | Other                  | 26     | 47     | 32     | 53     | 78     |
|                                 | Mixed White / Minority | 50     | 53     | 60     | 56     | 72     |
|                                 | White                  | 2,294  | 2,641  | 2,340  | 2,313  | 2,588  |
|                                 | Info Not Provided      | 282    | 379    | 337    | 422    | 436    |
| <b>HARTFORD, CT</b>             | Asian                  | 417    | 441    | 439    | 625    | 671    |
|                                 | Black                  | 1,684  | 1,722  | 1,534  | 1,663  | 1,973  |
|                                 | Hispanic               | 1,112  | 1,346  | 1,307  | 1,553  | 1,832  |
|                                 | Other                  | 365    | 338    | 350    | 535    | 593    |
|                                 | Mixed White / Minority | 423    | 376    | 379    | 404    | 524    |
|                                 | White                  | 19,442 | 17,806 | 17,734 | 18,512 | 18,720 |
|                                 | Info Not Provided      | 2,601  | 2,839  | 3,416  | 3,584  | 3,919  |
| <b>LAWRENCE, MA -NH</b>         | Asian                  | 199    | 234    | 228    | 228    | 196    |
|                                 | Black                  | 102    | 99     | 103    | 138    | 172    |
|                                 | Hispanic               | 905    | 875    | 965    | 1,121  | 1,327  |
|                                 | Other                  | 108    | 129    | 88     | 133    | 97     |
|                                 | Mixed White / Minority | 148    | 118    | 114    | 153    | 172    |
|                                 | White                  | 7,840  | 7,395  | 6,787  | 6,247  | 6,892  |
|                                 | Info Not Provided      | 984    | 1,270  | 1,472  | 1,595  | 1,338  |
| <b>LEWISTON-AUBURN, ME</b>      | Asian                  | 4      | 4      | 9      | 11     | 9      |
|                                 | Black                  | 3      | 5      | 7      | 10     | 21     |
|                                 | Hispanic               | 5      | 6      | 10     | 6      | 6      |
|                                 | Other                  | 36     | 16     | 12     | 21     | 18     |
|                                 | Mixed White / Minority | 16     | 20     | 13     | 22     | 23     |
|                                 | White                  | 1,903  | 1,702  | 1,461  | 1,729  | 1,386  |
|                                 | Info Not Provided      | 155    | 288    | 287    | 199    | 148    |
| <b>LOWELL, MA-NH</b>            | Asian                  | 362    | 464    | 452    | 501    | 569    |
|                                 | Black                  | 103    | 120    | 105    | 141    | 209    |
|                                 | Hispanic               | 158    | 154    | 182    | 188    | 235    |
|                                 | Other                  | 131    | 132    | 135    | 122    | 127    |
|                                 | Mixed White / Minority | 94     | 86     | 110    | 112    | 134    |
|                                 | White                  | 5,330  | 4,865  | 4,474  | 4,254  | 4,571  |
|                                 | Info Not Provided      | 652    | 705    | 797    | 929    | 903    |
| <b>MANCHESTER, NH</b>           | Asian                  | 66     | 65     | 73     | 74     | 100    |
|                                 | Black                  | 44     | 41     | 39     | 54     | 45     |
|                                 | Hispanic               | 38     | 65     | 67     | 106    | 83     |
|                                 | Other                  | 93     | 61     | 54     | 57     | 63     |
|                                 | Mixed White / Minority | 69     | 69     | 70     | 63     | 76     |
|                                 | White                  | 4,478  | 4,252  | 3,843  | 3,715  | 4,043  |
|                                 | Info Not Provided      | 461    | 781    | 750    | 797    | 740    |
| <b>NASHUA, NH</b>               | Asian                  | 79     | 114    | 102    | 150    | 182    |
|                                 | Black                  | 37     | 48     | 48     | 35     | 39     |
|                                 | Hispanic               | 65     | 82     | 103    | 95     | 150    |
|                                 | Other                  | 58     | 78     | 62     | 81     | 80     |
|                                 | Mixed White / Minority | 80     | 63     | 77     | 69     | 99     |
|                                 | White                  | 4,316  | 4,267  | 3,533  | 3,570  | 4,051  |
|                                 | Info Not Provided      | 486    | 727    | 795    | 846    | 712    |

|                                               |                        |        |        |        |        |        |
|-----------------------------------------------|------------------------|--------|--------|--------|--------|--------|
| <b>NEW BEDFORD, MA</b>                        | Asian                  | 20     | 12     | 19     | 30     | 28     |
|                                               | Black                  | 73     | 92     | 71     | 112    | 120    |
|                                               | Hispanic               | 69     | 80     | 95     | 117    | 149    |
|                                               | Other                  | 51     | 55     | 46     | 74     | 78     |
|                                               | Mixed White / Minority | 33     | 46     | 37     | 70     | 65     |
|                                               | White                  | 2,430  | 2,304  | 2,397  | 2,488  | 2,635  |
|                                               | Info Not Provided      | 265    | 258    | 312    | 419    | 431    |
| <b>NEW HAVEN-MERIDEN, CT</b>                  | Asian                  | 238    | 217    | 266    | 305    | 443    |
|                                               | Black                  | 965    | 1,047  | 890    | 1,019  | 1,219  |
|                                               | Hispanic               | 624    | 767    | 798    | 775    | 1,133  |
|                                               | Other                  | 180    | 150    | 155    | 214    | 243    |
|                                               | Mixed White / Minority | 136    | 171    | 178    | 214    | 260    |
|                                               | White                  | 8,066  | 7,693  | 7,850  | 7,948  | 8,210  |
|                                               | Info Not Provided      | 1,800  | 1,838  | 1,942  | 1,888  | 2,035  |
| <b>NEW LONDON-NORWICH, CT-RI</b>              | Asian                  | 129    | 111    | 215    | 242    | 286    |
|                                               | Black                  | 142    | 125    | 128    | 148    | 129    |
|                                               | Hispanic               | 166    | 154    | 171    | 229    | 282    |
|                                               | Other                  | 125    | 105    | 114    | 124    | 139    |
|                                               | Mixed White / Minority | 126    | 133    | 125    | 129    | 177    |
|                                               | White                  | 5,045  | 4,677  | 4,524  | 4,894  | 5,473  |
|                                               | Info Not Provided      | 714    | 858    | 1,078  | 1,221  | 1,082  |
| <b>PITTSFIELD, MA</b>                         | Asian                  | 9      | 6      | 8      | 10     | 17     |
|                                               | Black                  | 11     | 11     | 9      | 11     | 21     |
|                                               | Hispanic               | 12     | 14     | 13     | 13     | 27     |
|                                               | Other                  | 20     | 15     | 12     | 14     | 12     |
|                                               | Mixed White / Minority | 17     | 21     | 17     | 10     | 32     |
|                                               | White                  | 1,422  | 1,289  | 1,198  | 1,226  | 1,427  |
|                                               | Info Not Provided      | 125    | 209    | 216    | 175    | 134    |
| <b>PORTLAND, ME</b>                           | Asian                  | 54     | 53     | 65     | 64     | 55     |
|                                               | Black                  | 24     | 25     | 31     | 26     | 31     |
|                                               | Hispanic               | 28     | 21     | 22     | 22     | 32     |
|                                               | Other                  | 54     | 49     | 79     | 61     | 48     |
|                                               | Mixed White / Minority | 80     | 71     | 63     | 65     | 122    |
|                                               | White                  | 5,769  | 5,609  | 5,356  | 5,333  | 4,787  |
|                                               | Info Not Provided      | 479    | 697    | 632    | 789    | 648    |
| <b>PORTSMOUTH-ROCHESTER, NH-ME</b>            | Asian                  | 35     | 42     | 45     | 54     | 77     |
|                                               | Black                  | 18     | 19     | 16     | 13     | 29     |
|                                               | Hispanic               | 13     | 15     | 26     | 26     | 34     |
|                                               | Other                  | 82     | 68     | 38     | 58     | 59     |
|                                               | Mixed White / Minority | 70     | 73     | 65     | 67     | 97     |
|                                               | White                  | 5,792  | 5,394  | 4,994  | 5,275  | 5,734  |
|                                               | Info Not Provided      | 803    | 1,288  | 1,149  | 1,337  | 777    |
| <b>PROVIDENCE-FALL RIVER - WARWICK, RI-MA</b> | Asian                  | 246    | 286    | 327    | 401    | 472    |
|                                               | Black                  | 539    | 567    | 566    | 684    | 969    |
|                                               | Hispanic               | 1,024  | 1,288  | 1,382  | 1,922  | 2,310  |
|                                               | Other                  | 274    | 262    | 342    | 377    | 448    |
|                                               | Mixed White / Minority | 253    | 260    | 262    | 317    | 343    |
|                                               | White                  | 17,438 | 17,466 | 17,369 | 17,961 | 17,688 |
|                                               | Info Not Provided      | 2,764  | 2,893  | 3,639  | 4,196  | 4,122  |

|                                        |                        |        |        |        |        |        |
|----------------------------------------|------------------------|--------|--------|--------|--------|--------|
| <b>SPRINGFIELD, MA</b>                 | Asian                  | 125    | 151    | 148    | 204    | 251    |
|                                        | Black                  | 598    | 682    | 533    | 515    | 626    |
|                                        | Hispanic               | 817    | 911    | 871    | 932    | 1,173  |
|                                        | Other                  | 86     | 96     | 84     | 115    | 179    |
|                                        | Mixed White / Minority | 134    | 162    | 160    | 163    | 199    |
|                                        | White                  | 7,557  | 7,522  | 7,578  | 7,720  | 8,231  |
|                                        | Info Not Provided      | 836    | 715    | 822    | 1,130  | 1,278  |
| <b>STAMFORD-NORWALK, CT</b>            | Asian                  | 277    | 228    | 288    | 335    | 391    |
|                                        | Black                  | 402    | 358    | 351    | 303    | 392    |
|                                        | Hispanic               | 520    | 611    | 756    | 814    | 866    |
|                                        | Other                  | 145    | 112    | 107    | 169    | 157    |
|                                        | Mixed White / Minority | 206    | 201    | 176    | 144    | 198    |
|                                        | White                  | 7,112  | 6,507  | 5,602  | 5,983  | 6,255  |
|                                        | Info Not Provided      | 1,718  | 1,649  | 1,663  | 1,854  | 1,456  |
| <b>WATERBURY, CT</b>                   | Asian                  | 45     | 43     | 53     | 77     | 95     |
|                                        | Black                  | 273    | 330    | 233    | 290    | 433    |
|                                        | Hispanic               | 382    | 519    | 520    | 409    | 481    |
|                                        | Other                  | 78     | 95     | 79     | 89     | 163    |
|                                        | Mixed White / Minority | 64     | 83     | 77     | 71     | 123    |
|                                        | White                  | 3,553  | 3,429  | 3,333  | 3,515  | 3,939  |
|                                        | Info Not Provided      | 554    | 582    | 591    | 692    | 710    |
| <b>WORCESTER, MA-CT</b>                | Asian                  | 352    | 387    | 369    | 490    | 511    |
|                                        | Black                  | 184    | 258    | 282    | 405    | 514    |
|                                        | Hispanic               | 288    | 378    | 417    | 445    | 590    |
|                                        | Other                  | 154    | 186    | 153    | 214    | 220    |
|                                        | Mixed White / Minority | 165    | 186    | 162    | 152    | 178    |
|                                        | White                  | 8,482  | 8,100  | 7,660  | 8,070  | 8,970  |
|                                        | Info Not Provided      | 1,141  | 1,449  | 1,686  | 1,914  | 2,028  |
| <b>NA (Outside of MSA)</b>             | Asian                  | 205    | 254    | 199    | 203    | 286    |
|                                        | Black                  | 255    | 299    | 221    | 184    | 215    |
|                                        | Hispanic               | 209    | 272    | 236    | 238    | 312    |
|                                        | Other                  | 604    | 498    | 276    | 409    | 419    |
|                                        | Mixed White / Minority | 500    | 561    | 428    | 440    | 555    |
|                                        | White                  | 39,121 | 35,088 | 30,864 | 31,727 | 34,760 |
|                                        | Info Not Provided      | 5,814  | 9,650  | 8,457  | 7,889  | 6,334  |
| Source: HMDA 1999-2003 for New England |                        |        |        |        |        |        |