

Table 35: Origination Rate, by Race / Ethnicity and LMI Status, HMDA 1999-2003
(Measures with fewer than 100 applications omitted)

MSA	Race / Ethnicity	Not LMI					LMI				
		1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
BANGOR, ME	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	76.9%	77.1%	80.6%	85.2%	85.4%	48.7%	57.7%	67.6%	70.9%	73.9%
	Info Not Provided	64.1%	49.1%	54.0%	46.3%	-	-	25.9%	8.6%	-	-
BARNSTABLE-YARMOUTH, MA	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	83.2%	81.6%	83.0%	82.2%	80.1%	77.9%	76.5%	78.5%	80.2%	73.4%
	Info Not Provided	67.5%	68.0%	70.2%	76.2%	73.6%	-	-	68.6%	55.1%	-
BOSTON, MA -NH	Asian	78.5%	78.2%	79.1%	77.5%	74.4%	76.3%	76.8%	76.3%	75.8%	73.4%
	Black	66.1%	60.5%	63.9%	67.4%	61.7%	64.9%	60.3%	65.1%	61.4%	59.9%
	Hispanic	70.3%	70.5%	70.5%	69.0%	64.3%	71.5%	64.3%	67.3%	67.7%	66.1%
	Other	71.9%	68.8%	76.4%	72.4%	65.6%	63.6%	66.8%	62.5%	71.5%	61.0%
	Mixed White / Minority	81.8%	80.9%	80.9%	78.9%	75.8%	70.9%	72.7%	68.9%	83.5%	66.0%
	White	81.0%	79.9%	81.6%	80.4%	79.2%	74.3%	73.3%	76.5%	76.8%	76.2%
	Info Not Provided	69.1%	66.0%	71.7%	69.6%	68.5%	50.8%	49.5%	60.1%	57.6%	60.1%
BRIDGEPORT, CT	Asian	74.2%	76.1%	80.7%	74.4%	68.9%	-	-	-	-	71.2%
	Black	54.7%	60.3%	58.5%	60.6%	61.0%	57.1%	52.0%	58.7%	55.5%	55.7%
	Hispanic	69.5%	64.4%	72.6%	63.8%	59.9%	70.7%	63.2%	69.8%	69.6%	65.3%
	Other	-	61.7%	-	71.5%	65.1%	-	-	-	75.2%	58.5%
	Mixed White / Minority	71.3%	81.0%	-	78.0%	79.3%	-	-	-	-	-
	White	78.1%	76.9%	77.4%	78.8%	75.7%	73.0%	70.5%	75.6%	75.3%	71.6%
	Info Not Provided	62.1%	57.9%	67.2%	63.8%	60.5%	38.4%	41.8%	59.2%	51.6%	53.9%
BROCKTON, MA	Asian	-	-	-	-	-	-	-	-	-	-
	Black	73.5%	66.0%	68.1%	69.4%	60.8%	69.5%	66.5%	64.4%	67.6%	58.2%

	Hispanic	-	-	66.4%	75.4%	63.5%	-	-	-	-	-
	Other	-	-	-	-	-	-	69.3%	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	80.0%	79.8%	81.3%	79.6%	78.7%	74.3%	73.8%	77.6%	76.0%	74.5%
	Info Not Provided	60.3%	61.3%	68.4%	64.6%	61.1%	51.6%	46.5%	56.4%	56.6%	52.0%
BURLINGTON, VT	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.6%	80.3%	84.7%	83.7%	81.9%	64.1%	68.4%	75.9%	77.3%	77.5%
	Info Not Provided	75.4%	71.1%	77.6%	75.5%	72.7%	51.2%	41.3%	53.0%	56.6%	66.5%
DANBURY, CT	Asian	-	-	-	-	84.3%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	66.7%	59.8%	63.1%	59.2%	71.9%	62.1%	56.4%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.8%	77.0%	78.9%	79.6%	76.9%	75.9%	70.1%	74.7%	75.5%	73.5%
	Info Not Provided	72.6%	67.3%	71.5%	69.2%	66.1%	56.9%	58.7%	64.4%	62.8%	54.6%
FITCHBURG-LEOMINSTER, MA	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.3%	80.1%	83.2%	83.2%	79.5%	74.3%	75.1%	74.5%	80.9%	79.2%
	Info Not Provided	66.1%	62.2%	66.8%	65.8%	63.1%	-	-	-	67.0%	-
HARTFORD, CT	Asian	83.1%	80.2%	81.4%	77.0%	72.8%	73.1%	79.6%	78.5%	75.9%	70.4%
	Black	67.8%	68.4%	71.0%	68.1%	57.7%	68.1%	65.7%	69.6%	66.9%	59.6%
	Hispanic	75.6%	71.6%	78.0%	69.7%	63.8%	75.1%	69.3%	75.3%	67.5%	64.0%
	Other	67.4%	67.8%	75.6%	77.7%	70.4%	68.6%	67.8%	80.0%	75.9%	72.2%
	Mixed White / Minority	86.5%	84.2%	88.3%	86.3%	78.8%	85.7%	-	-	-	67.8%
	White	83.7%	82.5%	85.3%	83.1%	80.0%	79.6%	79.4%	81.1%	81.0%	76.8%
	Info Not Provided	64.5%	63.8%	72.2%	68.3%	63.7%	52.4%	50.5%	56.3%	51.5%	55.7%
LAWRENCE, MA -NH	Asian	79.7%	74.0%	78.0%	74.3%	79.0%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	67.8%	65.9%	71.5%	72.4%	62.6%	72.3%	64.5%	68.8%	65.6%	64.1%
	Other	-	-	-	-	-	-	-	-	-	-

	Mixed White / Minority	82.9%	-	-	74.8%	84.1%	-	-	-	-	-
	White	78.7%	78.7%	80.6%	80.2%	78.3%	69.0%	68.3%	69.8%	74.0%	68.7%
	Info Not Provided	68.3%	66.0%	70.5%	67.6%	65.7%	50.8%	46.1%	53.0%	50.2%	59.2%
LEWISTON-AUBURN, ME	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	66.8%	69.0%	75.6%	81.6%	68.3%	42.6%	51.8%	57.5%	65.2%	54.6%
	Info Not Provided	-	40.2%	51.2%	65.5%	57.0%	-	27.5%	29.7%	-	-
LOWELL, MA-NH	Asian	76.0%	80.0%	75.2%	75.7%	78.1%	73.6%	78.7%	78.8%	80.8%	68.3%
	Black	-	-	-	-	70.8%	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	70.4%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	84.0%	-	-	-	-	-
	White	81.3%	81.4%	82.1%	82.8%	79.6%	76.1%	74.5%	78.8%	78.4%	77.3%
	Info Not Provided	70.0%	69.8%	72.0%	68.5%	69.4%	61.8%	54.1%	62.0%	60.6%	64.3%
MANCHESTER, NH	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	78.1%	80.0%	81.3%	80.4%	78.4%	64.9%	69.0%	73.9%	76.5%	69.1%
	Info Not Provided	68.5%	60.2%	68.8%	66.6%	68.3%	42.7%	28.7%	52.7%	49.7%	62.9%
NASHUA, NH	Asian	-	-	-	77.0%	82.4%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	82.5%	79.6%	82.0%	82.4%	77.0%	70.3%	68.6%	70.0%	76.5%	70.1%
	Info Not Provided	68.5%	67.4%	74.7%	67.9%	63.8%	61.1%	45.9%	44.3%	43.1%	58.5%
NEW BEDFORD, MA	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.5%	79.8%	82.9%	80.0%	77.2%	69.4%	71.0%	70.1%	75.1%	75.0%
	Info Not Provided	54.6%	63.0%	71.0%	60.2%	64.0%	-	-	-	-	-

NEW HAVEN-MERIDEN, CT	Asian	74.9%	73.1%	74.9%	83.5%	70.0%	-	-	-	-	74.3%
	Black	64.9%	58.4%	64.7%	65.4%	60.6%	60.1%	52.9%	60.4%	56.8%	56.4%
	Hispanic	69.5%	62.9%	67.2%	67.1%	59.4%	67.0%	61.5%	72.6%	69.6%	58.4%
	Other	61.5%	-	-	76.7%	64.5%	-	-	-	-	53.0%
	Mixed White / Minority	-	80.2%	77.0%	82.1%	74.2%	-	-	-	-	-
	White	78.3%	79.0%	80.6%	80.8%	77.6%	73.3%	71.8%	77.0%	78.3%	74.6%
	Info Not Provided	59.6%	58.2%	67.2%	65.8%	63.6%	41.9%	40.7%	60.6%	51.3%	48.1%
NEW LONDON-NORWICH, CT-RI	Asian	-	-	79.0%	74.3%	78.9%	-	-	-	-	71.3%
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	60.6%	63.4%	-	-	-	61.6%	67.6%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	84.0%	81.1%	74.5%	80.0%	77.7%	-	-	-	-	-
	White	81.3%	81.5%	82.6%	81.5%	77.4%	71.1%	70.2%	74.7%	70.5%	69.8%
	Info Not Provided	68.2%	64.5%	72.4%	71.7%	71.5%	42.2%	38.1%	47.2%	50.2%	53.7%
PITTSFIELD, MA	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	83.0%	81.9%	83.5%	83.4%	82.6%	71.9%	73.4%	78.3%	81.4%	80.2%
	Info Not Provided	-	61.0%	74.1%	77.6%	-	-	-	-	-	-
PORTLAND, ME	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	82.3%	80.5%	83.0%	82.6%	78.3%	71.0%	67.9%	71.4%	75.8%	73.7%
	Info Not Provided	73.8%	62.8%	70.7%	70.7%	63.9%	45.9%	32.9%	37.9%	48.2%	61.6%
PORTSMOUTH-ROCHESTER, NH-ME	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	75.6%	75.6%	78.0%	79.2%	75.3%	55.0%	54.6%	53.9%	58.5%	55.3%
	Info Not Provided	72.0%	60.1%	61.1%	59.8%	65.5%	45.9%	31.0%	28.3%	23.5%	56.0%

PROVIDENCE-FALL RIVER - WARWICK, RI-MA	Asian	75.4%	76.0%	73.4%	74.8%	67.2%	-	-	-	-	67.3%
	Black	65.9%	64.0%	67.1%	69.4%	60.2%	61.6%	51.4%	59.5%	66.4%	60.0%
	Hispanic	67.1%	68.1%	69.9%	69.1%	65.3%	65.4%	60.3%	63.1%	62.0%	57.8%
	Other	75.7%	65.5%	72.4%	70.3%	63.7%	-	58.8%	65.0%	-	63.2%
	Mixed White / Minority	83.2%	74.9%	82.2%	76.1%	74.9%	-	-	-	-	-
	White	80.8%	79.1%	80.9%	80.2%	77.2%	73.5%	69.8%	72.1%	74.4%	71.1%
	Info Not Provided	55.4%	59.1%	66.6%	65.1%	63.9%	33.0%	40.9%	49.7%	52.0%	50.9%
SPRINGFIELD, MA	Asian	-	-	-	78.3%	69.0%	-	-	-	-	-
	Black	59.9%	57.3%	66.0%	70.6%	64.0%	59.4%	55.4%	60.3%	64.5%	59.9%
	Hispanic	72.5%	71.8%	68.6%	66.8%	61.7%	65.7%	67.4%	71.1%	69.0%	64.2%
	Other	-	-	-	-	69.3%	-	-	-	-	-
	Mixed White / Minority	85.0%	80.7%	87.7%	74.6%	74.1%	-	-	-	-	-
	White	82.8%	80.4%	82.1%	80.6%	80.6%	73.2%	71.0%	73.8%	73.0%	74.9%
	Info Not Provided	55.9%	57.5%	66.3%	65.9%	64.6%	45.2%	41.8%	47.1%	45.0%	54.1%
STAMFORD-NORWALK, CT	Asian	76.7%	77.8%	74.2%	76.2%	69.7%	-	-	69.9%	-	66.1%
	Black	62.7%	-	57.1%	-	59.4%	59.5%	55.1%	60.0%	61.6%	59.0%
	Hispanic	71.1%	56.5%	51.7%	54.7%	58.6%	71.3%	67.1%	60.4%	50.3%	61.7%
	Other	-	-	-	73.7%	-	-	-	-	-	-
	Mixed White / Minority	76.4%	77.6%	74.8%	77.0%	78.9%	-	-	-	-	-
	White	77.3%	74.2%	76.1%	73.7%	74.1%	76.5%	72.7%	75.7%	76.5%	72.6%
	Info Not Provided	64.7%	63.2%	71.6%	67.3%	62.8%	56.4%	51.0%	54.9%	55.5%	49.7%
WATERBURY, CT	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	73.7%	-	66.7%	59.5%	64.0%	72.6%	73.0%	63.1%	52.9%
	Hispanic	62.0%	69.8%	73.3%	71.1%	59.2%	71.6%	67.3%	70.1%	69.0%	63.7%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	80.9%	77.5%	83.0%	81.3%	76.3%	78.0%	76.5%	78.6%	78.9%	72.1%
	Info Not Provided	60.7%	55.4%	71.2%	67.1%	60.8%	42.2%	47.3%	52.7%	52.2%	48.5%
WORCESTER, MA-CT	Asian	76.8%	68.9%	74.6%	75.8%	76.9%	57.4%	69.0%	-	-	66.9%
	Black	60.0%	65.0%	73.9%	68.2%	63.9%	-	-	-	-	65.2%
	Hispanic	69.6%	71.6%	71.9%	64.4%	71.3%	67.3%	66.5%	66.5%	63.5%	63.5%
	Other	74.3%	71.5%	72.2%	65.6%	62.5%	-	-	-	-	-
	Mixed White / Minority	83.5%	76.3%	81.9%	87.4%	74.5%	-	-	-	-	-
	White	81.3%	80.0%	82.2%	81.5%	79.6%	73.4%	71.4%	76.6%	77.1%	74.5%
	Info Not Provided	68.4%	67.2%	70.2%	64.8%	63.2%	48.2%	50.8%	54.1%	50.0%	53.9%