

**Table 36: Denial 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
<b>BANGOR, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	13.8%	14.0%	10.3%	7.0%	6.0%	38.0%	32.7%	24.9%	21.5%	16.3%
	Info Not Provided	13.3%	35.0%	26.5%	26.9%	-	-	65.5%	72.4%	-	-
<b>BARNSTABLE-YARMOUTH, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	5.6%	6.6%	5.3%	5.0%	7.6%	10.5%	10.3%	7.9%	8.0%	11.3%
	Info Not Provided	10.8%	10.9%	11.9%	7.3%	7.0%	-	-	10.8%	25.2%	-
<b>BOSTON, MA -NH</b>	Asian	7.4%	7.2%	7.3%	6.8%	9.6%	11.7%	10.4%	9.0%	9.0%	11.2%
	Black	18.2%	21.1%	18.3%	14.6%	19.1%	17.9%	21.3%	18.8%	18.8%	20.5%
	Hispanic	15.1%	14.8%	14.3%	14.9%	20.3%	14.2%	19.3%	18.6%	17.6%	19.4%
	Other	8.6%	12.2%	9.5%	9.3%	16.2%	19.0%	16.9%	19.7%	15.2%	21.1%
	Mixed White / Minority	6.2%	6.2%	4.3%	6.5%	8.1%	12.6%	12.4%	18.5%	7.8%	16.5%
	White	6.3%	6.7%	5.4%	5.4%	7.1%	12.1%	12.2%	10.6%	9.4%	10.3%
	Info Not Provided	9.4%	10.9%	8.1%	8.4%	9.0%	21.0%	23.7%	16.2%	16.5%	15.7%
<b>BRIDGEPORT, CT</b>	Asian	10.0%	6.8%	6.7%	4.5%	12.1%	-	-	-	-	5.8%
	Black	22.4%	25.9%	20.7%	17.1%	16.3%	21.8%	29.8%	25.2%	20.7%	20.6%
	Hispanic	12.0%	20.6%	15.3%	15.6%	17.6%	14.3%	20.1%	15.9%	14.6%	17.4%
	Other	-	27.0%	-	12.4%	10.5%	-	-	-	8.3%	24.5%
	Mixed White / Minority	9.8%	6.0%	-	4.6%	10.7%	-	-	-	-	-
	White	7.7%	8.8%	7.0%	5.9%	6.9%	11.9%	14.7%	11.7%	9.3%	10.9%
	Info Not Provided	11.1%	17.5%	12.0%	8.4%	10.9%	24.2%	36.5%	22.5%	19.1%	19.0%
<b>BROCKTON, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	11.2%	16.9%	15.0%	14.2%	19.6%	12.7%	17.3%	24.5%	16.8%	22.1%

	Hispanic	-	-	15.0%	11.5%	21.4%	-	-	-	-	-
	Other	-	-	-	-	-	-	8.9%	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	8.1%	7.3%	7.0%	6.7%	7.2%	12.0%	12.3%	9.3%	8.4%	13.0%
	Info Not Provided	12.6%	12.6%	13.0%	12.3%	16.8%	22.9%	22.8%	22.3%	16.0%	15.6%
<b>BURLINGTON, VT</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	10.1%	8.0%	6.3%	5.6%	6.1%	23.7%	19.1%	13.5%	11.7%	10.7%
	Info Not Provided	9.0%	13.6%	8.6%	6.6%	6.1%	29.0%	44.8%	34.4%	26.0%	9.9%
<b>DANBURY, CT</b>	Asian	-	-	-	-	3.5%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	13.2%	20.1%	15.9%	21.5%	16.1%	18.5%	17.3%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	6.2%	6.5%	5.5%	5.2%	6.5%	10.8%	15.3%	11.3%	9.0%	9.2%
	Info Not Provided	5.6%	10.7%	7.3%	6.1%	6.4%	16.3%	19.6%	15.7%	12.7%	15.2%
<b>FITCHBURG-LEOMINSTER, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.9%	6.0%	5.2%	5.6%	7.8%	12.1%	12.3%	9.8%	7.7%	9.0%
	Info Not Provided	12.9%	14.5%	9.8%	9.9%	12.4%	-	-	-	12.5%	-
<b>HARTFORD, CT</b>	Asian	6.0%	5.8%	5.0%	6.0%	7.9%	10.8%	8.6%	6.7%	9.5%	14.4%
	Black	16.0%	15.4%	15.1%	13.7%	18.4%	15.2%	18.8%	17.2%	14.6%	18.1%
	Hispanic	7.5%	16.8%	10.5%	13.3%	14.1%	14.7%	16.2%	14.0%	15.9%	18.3%
	Other	13.5%	11.1%	9.4%	8.6%	11.6%	12.2%	19.1%	9.4%	9.6%	10.3%
	Mixed White / Minority	4.9%	6.5%	3.3%	2.2%	5.8%	8.9%	-	-	-	12.4%
	White	5.6%	6.5%	5.0%	4.6%	5.8%	9.7%	9.9%	8.7%	8.1%	9.3%
	Info Not Provided	11.2%	13.8%	11.4%	9.2%	12.5%	20.9%	26.2%	23.0%	22.3%	20.4%
<b>LAWRENCE, MA -NH</b>	Asian	6.5%	9.9%	6.0%	5.8%	9.7%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	15.5%	17.5%	13.9%	13.3%	19.5%	15.0%	19.2%	17.1%	18.9%	21.2%
	Other	-	-	-	-	-	-	-	-	-	-

	Mixed White / Minority	8.9%	-	-	8.1%	7.2%	-	-	-	-	-
	White	8.1%	8.5%	6.1%	7.0%	7.9%	17.1%	16.9%	16.4%	11.8%	14.7%
	Info Not Provided	8.0%	12.3%	9.4%	8.9%	10.5%	23.3%	27.4%	24.5%	24.9%	17.9%
<b>LEWISTON-AUBURN, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	22.2%	18.4%	13.4%	9.1%	13.1%	47.9%	36.1%	34.0%	23.1%	27.5%
	Info Not Provided	-	36.2%	27.4%	18.7%	17.0%	-	59.8%	58.6%	-	-
<b>LOWELL, MA-NH</b>	Asian	5.1%	7.2%	7.6%	5.3%	7.8%	8.1%	9.6%	14.6%	6.4%	14.7%
	Black	-	-	-	-	15.1%	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	17.6%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	5.7%	-	-	-	-	-
	White	6.6%	6.2%	6.0%	5.5%	7.0%	10.3%	11.7%	11.2%	9.1%	10.1%
	Info Not Provided	8.3%	9.3%	7.8%	8.0%	9.1%	14.6%	23.8%	15.2%	13.7%	11.2%
<b>MANCHESTER, NH</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	9.8%	7.5%	7.0%	6.7%	8.7%	22.4%	16.8%	16.5%	12.2%	15.0%
	Info Not Provided	9.2%	21.0%	12.8%	11.3%	9.7%	27.2%	56.7%	34.0%	29.6%	15.9%
<b>NASHUA, NH</b>	Asian	-	-	-	6.6%	2.1%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.0%	8.4%	6.4%	6.0%	7.7%	17.9%	20.2%	19.0%	12.0%	15.8%
	Info Not Provided	10.4%	10.9%	7.5%	6.8%	10.9%	21.4%	38.5%	35.4%	33.3%	14.5%
<b>NEW BEDFORD, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.3%	6.8%	5.4%	6.8%	9.1%	13.2%	13.4%	13.7%	14.2%	13.6%
	Info Not Provided	16.2%	11.6%	9.4%	14.9%	13.8%	-	-	-	-	-

<b>NEW HAVEN-MERIDEN, CT</b>	Asian	5.8%	7.5%	7.0%	5.8%	10.5%	-	-	-	-	8.0%
	Black	17.8%	23.5%	19.4%	15.8%	16.4%	19.3%	29.1%	23.0%	19.7%	23.4%
	Hispanic	15.4%	20.1%	14.0%	11.4%	17.3%	19.1%	24.3%	16.7%	14.9%	18.2%
	Other	16.3%	-	-	6.8%	15.2%	-	-	-	-	26.0%
	Mixed White / Minority	-	11.1%	7.9%	6.8%	7.9%	-	-	-	-	-
	White	9.0%	8.6%	7.4%	6.3%	7.6%	14.0%	14.9%	12.5%	9.8%	10.3%
	Info Not Provided	14.4%	18.7%	14.6%	10.2%	12.4%	25.2%	38.2%	19.9%	17.0%	22.9%
<b>NEW LONDON-NORWICH, CT-RI</b>	Asian	-	-	7.2%	8.6%	7.7%	-	-	-	-	10.1%
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	19.2%	18.3%	-	-	-	21.4%	19.1%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	5.0%	3.6%	13.7%	12.7%	8.8%	-	-	-	-	-
	White	7.4%	7.3%	7.1%	7.1%	8.4%	14.8%	18.4%	14.7%	16.2%	15.8%
	Info Not Provided	9.7%	15.5%	9.7%	7.6%	7.3%	25.0%	42.9%	31.5%	36.5%	17.2%
<b>PITTSFIELD, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	5.8%	7.7%	6.5%	6.6%	6.3%	15.9%	11.0%	11.2%	7.7%	9.6%
	Info Not Provided	-	11.6%	7.7%	7.8%	-	-	-	-	-	-
<b>PORTLAND, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.4%	8.7%	5.9%	6.7%	6.9%	18.6%	20.8%	18.1%	14.5%	13.4%
	Info Not Provided	6.3%	20.2%	10.6%	8.6%	8.7%	25.7%	51.9%	41.4%	31.9%	16.8%
<b>PORTSMOUTH-ROCHESTER, NH-ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	11.1%	11.7%	9.3%	9.1%	9.9%	30.8%	29.6%	33.3%	27.1%	28.2%
	Info Not Provided	10.8%	18.5%	16.6%	15.2%	10.4%	28.6%	56.0%	52.6%	51.2%	18.7%

<b>PROVIDENCE-FALL RIVER - WARWICK, RI-MA</b>	Asian	10.9%	7.5%	10.7%	8.9%	13.6%	-	-	-	-	16.4%
	Black	18.3%	17.8%	18.7%	15.7%	21.1%	22.5%	29.0%	24.4%	19.8%	20.7%
	Hispanic	15.7%	18.5%	14.4%	14.0%	18.2%	17.5%	22.4%	21.4%	19.7%	23.5%
	Other	11.2%	16.2%	10.2%	12.8%	18.0%	-	22.5%	13.0%	-	19.7%
	Mixed White / Minority	6.9%	11.9%	6.2%	10.1%	9.7%	-	-	-	-	-
	White	7.3%	8.0%	6.7%	6.6%	8.6%	14.3%	15.1%	13.7%	11.6%	13.1%
	Info Not Provided	16.5%	18.6%	13.2%	12.4%	15.7%	30.8%	33.3%	28.6%	23.9%	23.7%
<b>SPRINGFIELD, MA</b>	Asian	-	-	-	7.8%	13.5%	-	-	-	-	-
	Black	14.0%	21.3%	19.0%	12.6%	20.2%	22.3%	24.3%	21.9%	21.2%	22.8%
	Hispanic	14.6%	14.7%	11.8%	18.2%	19.3%	18.7%	18.2%	18.0%	15.9%	18.8%
	Other	-	-	-	-	14.9%	-	-	-	-	-
	Mixed White / Minority	6.5%	10.7%	0.8%	11.5%	6.0%	-	-	-	-	-
	White	5.9%	6.7%	5.9%	6.3%	6.2%	11.7%	14.5%	12.7%	13.7%	11.4%
	Info Not Provided	12.1%	22.5%	13.6%	12.1%	13.1%	20.9%	31.5%	30.8%	27.8%	20.8%
<b>STAMFORD-NORWALK, CT</b>	Asian	6.3%	5.9%	5.7%	4.2%	11.2%	-	-	14.6%	-	13.6%
	Black	16.9%	-	16.8%	-	21.9%	15.6%	25.1%	17.1%	14.7%	15.6%
	Hispanic	10.8%	19.6%	27.1%	21.7%	17.7%	11.8%	17.4%	19.2%	25.0%	16.5%
	Other	-	-	-	6.1%	-	-	-	-	-	-
	Mixed White / Minority	7.3%	3.0%	5.2%	8.0%	8.1%	-	-	-	-	-
	White	5.9%	7.5%	6.4%	5.3%	7.4%	9.1%	11.5%	10.2%	7.4%	9.7%
	Info Not Provided	8.2%	10.2%	8.1%	6.4%	10.0%	14.5%	19.7%	20.3%	14.2%	15.8%
<b>WATERBURY, CT</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	10.2%	-	7.0%	23.1%	20.6%	12.9%	16.1%	20.6%	25.3%
	Hispanic	17.0%	15.5%	11.7%	14.1%	17.3%	13.5%	16.9%	15.3%	15.7%	18.5%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.6%	9.1%	5.3%	5.4%	8.1%	10.2%	11.5%	10.0%	10.1%	11.9%
	Info Not Provided	13.9%	24.2%	10.6%	7.8%	12.2%	31.7%	34.1%	26.3%	20.3%	22.1%
<b>WORCESTER, MA-CT</b>	Asian	3.6%	8.9%	6.0%	5.0%	7.0%	20.4%	12.0%	-	-	14.0%
	Black	15.8%	14.7%	10.6%	15.0%	18.2%	-	-	-	-	18.1%
	Hispanic	14.5%	13.1%	12.4%	13.8%	14.0%	17.0%	20.9%	17.6%	17.6%	19.2%
	Other	11.5%	7.7%	8.3%	14.0%	16.4%	-	-	-	-	-
	Mixed White / Minority	5.8%	11.5%	6.0%	6.7%	13.1%	-	-	-	-	-
	White	6.2%	6.7%	5.3%	6.1%	7.0%	12.3%	13.4%	11.2%	10.9%	10.7%
	Info Not Provided	10.2%	10.2%	8.8%	9.9%	14.0%	19.8%	19.3%	21.5%	18.9%	18.7%