

(Detail)

| Loan Purpose Home Purchase               |       |                                        |                        | Application Outcome |                        |        |           |            |
|------------------------------------------|-------|----------------------------------------|------------------------|---------------------|------------------------|--------|-----------|------------|
|                                          |       |                                        |                        | Originated          | Approved- not accepted | Denied | Withdrawn | Incomplete |
|                                          |       |                                        |                        | N                   | N                      | N      | N         | N          |
| MSA                                      | State | Metro Division                         | Ethnicity (Detail)     |                     |                        |        |           |            |
| BANGOR, ME                               | ME    |                                        | Hispanic or Latino     | 7                   | 4                      | .      | .         | .          |
|                                          |       |                                        | Not Hispanic or Latino | 1964                | 119                    | 295    | 127       | 15         |
|                                          |       |                                        | Joint H-L/not H-L      | 8                   | .                      | 2      | .         | .          |
|                                          |       |                                        | Unknown                | 363                 | 24                     | 105    | 56        | 8          |
| BARNSTABLE TOWN, MA                      | MA    |                                        | Hispanic or Latino     | 194                 | 17                     | 59     | 26        | 4          |
|                                          |       |                                        | Not Hispanic or Latino | 5001                | 416                    | 616    | 445       | 92         |
|                                          |       |                                        | Joint H-L/not H-L      | 33                  | 4                      | 4      | 5         | .          |
|                                          |       |                                        | Unknown                | 1371                | 181                    | 199    | 153       | 60         |
| Boston-Cambridge-Quincy, MA-NH           | MA    | BOSTON-QUINCY, MA                      | Hispanic or Latino     | 2151                | 267                    | 673    | 291       | 55         |
|                                          |       |                                        | Not Hispanic or Latino | 27667               | 2445                   | 4096   | 2627      | 508        |
|                                          |       |                                        | Joint H-L/not H-L      | 254                 | 22                     | 48     | 18        | 7          |
|                                          |       |                                        | Unknown                | 7714                | 1319                   | 1657   | 1148      | 355        |
|                                          |       | CAMBRIDGE-NEWTON-FRAMINGHAM, MA        | Hispanic or Latino     | 1497                | 174                    | 374    | 194       | 32         |
|                                          |       |                                        | Not Hispanic or Latino | 19868               | 1892                   | 2164   | 1726      | 369        |
|                                          |       |                                        | Joint H-L/not H-L      | 226                 | 23                     | 26     | 18        | 2          |
|                                          |       |                                        | Unknown                | 5346                | 823                    | 992    | 830       | 237        |
|                                          |       | ESSEX COUNTY, MA                       | Hispanic or Latino     | 2066                | 191                    | 594    | 215       | 60         |
|                                          |       |                                        | Not Hispanic or Latino | 10513               | 932                    | 1354   | 960       | 203        |
|                                          |       |                                        | Joint H-L/not H-L      | 129                 | 12                     | 16     | 10        | 5          |
|                                          |       |                                        | Unknown                | 2767                | 428                    | 517    | 424       | 108        |
|                                          | NH    | ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH | Hispanic or Latino     | 110                 | 7                      | 30     | 12        | 1          |
|                                          |       |                                        | Not Hispanic or Latino | 7420                | 706                    | 1413   | 700       | 163        |
|                                          |       |                                        | Joint H-L/not H-L      | 47                  | 2                      | 9      | 9         | .          |
|                                          |       |                                        | Unknown                | 1746                | 295                    | 412    | 291       | 91         |
| BRIDGEPORT-STAMFORD-NORWALK, CT          | CT    |                                        | Hispanic or Latino     | 2401                | 352                    | 854    | 369       | 71         |
|                                          |       |                                        | Not Hispanic or Latino | 13101               | 1670                   | 2054   | 1422      | 347        |
|                                          |       |                                        | Joint H-L/not H-L      | 216                 | 14                     | 35     | 21        | 4          |
|                                          |       |                                        | Unknown                | 4014                | 780                    | 854    | 798       | 190        |
| BURLINGTON-SOUTH BURLINGTON, VT          | VT    |                                        | Hispanic or Latino     | 28                  | 3                      | 5      | 3         | .          |
|                                          |       |                                        | Not Hispanic or Latino | 3281                | 195                    | 315    | 218       | 55         |
|                                          |       |                                        | Joint H-L/not H-L      | 12                  | 3                      | .      | 3         | .          |
|                                          |       |                                        | Unknown                | 735                 | 96                     | 119    | 98        | 19         |
| HARTFORD-WEST HARTFORD-EAST HARTFORD, CT | CT    |                                        | Hispanic or Latino     | 1584                | 174                    | 521    | 216       | 50         |
|                                          |       |                                        | Not Hispanic or Latino | 16517               | 1713                   | 2331   | 1465      | 346        |
|                                          |       |                                        | Joint H-L/not H-L      | 247                 | 22                     | 21     | 11        | 3          |
|                                          |       |                                        | Unknown                | 4811                | 890                    | 1228   | 827       | 259        |
| LEWISTON-AUBURN, ME                      | ME    |                                        | Hispanic or Latino     | 20                  | 1                      | 8      | 4         | 1          |
|                                          |       |                                        | Not Hispanic or Latino | 1804                | 137                    | 313    | 107       | 21         |
|                                          |       |                                        | Joint H-L/not H-L      | 13                  | 2                      | 1      | 2         | .          |
|                                          |       |                                        | Unknown                | 361                 | 46                     | 77     | 72        | 11         |

|                                          |    |  |                        |       |      |      |      |     |
|------------------------------------------|----|--|------------------------|-------|------|------|------|-----|
| MANCHESTER-NASHUA, NH                    | NH |  | Hispanic or Latino     | 247   | 38   | 62   | 16   | 7   |
|                                          |    |  | Not Hispanic or Latino | 6708  | 581  | 942  | 628  | 118 |
|                                          |    |  | Joint H-L/not H-L      | 65    | 5    | 7    | 3    | 2   |
|                                          |    |  | Unknown                | 1736  | 227  | 342  | 278  | 84  |
| NEW HAVEN-MILFORD, CT                    | CT |  | Hispanic or Latino     | 1461  | 228  | 530  | 227  | 68  |
|                                          |    |  | Not Hispanic or Latino | 11938 | 1368 | 2083 | 1120 | 328 |
|                                          |    |  | Joint H-L/not H-L      | 182   | 23   | 31   | 20   | 6   |
|                                          |    |  | Unknown                | 3297  | 716  | 939  | 606  | 206 |
| NORWICH-NEW LONDON, CT                   | CT |  | Hispanic or Latino     | 381   | 34   | 142  | 45   | 10  |
|                                          |    |  | Not Hispanic or Latino | 3761  | 331  | 648  | 413  | 53  |
|                                          |    |  | Joint H-L/not H-L      | 60    | 7    | 15   | 12   | .   |
|                                          |    |  | Unknown                | 1177  | 190  | 292  | 187  | 62  |
| PITTSFIELD, MA                           | MA |  | Hispanic or Latino     | 38    | 3    | 12   | 6    | 1   |
|                                          |    |  | Not Hispanic or Latino | 1754  | 134  | 245  | 137  | 36  |
|                                          |    |  | Joint H-L/not H-L      | 21    | 1    | 1    | .    | .   |
|                                          |    |  | Unknown                | 387   | 60   | 76   | 48   | 31  |
| PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME    | ME |  | Hispanic or Latino     | 72    | 8    | 15   | 21   | 2   |
|                                          |    |  | Not Hispanic or Latino | 8986  | 675  | 1319 | 653  | 114 |
|                                          |    |  | Joint H-L/not H-L      | 64    | 4    | 18   | 7    | .   |
|                                          |    |  | Unknown                | 2074  | 252  | 398  | 393  | 83  |
| PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA | MA |  | Hispanic or Latino     | 308   | 41   | 88   | 42   | 7   |
|                                          |    |  | Not Hispanic or Latino | 7250  | 602  | 1152 | 660  | 160 |
|                                          |    |  | Joint H-L/not H-L      | 72    | 5    | 7    | 3    | .   |
|                                          |    |  | Unknown                | 1838  | 317  | 420  | 261  | 87  |
|                                          | RI |  | Hispanic or Latino     | 1901  | 271  | 693  | 245  | 38  |
|                                          |    |  | Not Hispanic or Latino | 13863 | 1389 | 2417 | 1258 | 218 |
|                                          |    |  | Joint H-L/not H-L      | 153   | 13   | 28   | 11   | 4   |
|                                          |    |  | Unknown                | 4425  | 751  | 1155 | 740  | 182 |
| SPRINGFIELD, MA                          | MA |  | Hispanic or Latino     | 1113  | 131  | 282  | 148  | 27  |
|                                          |    |  | Not Hispanic or Latino | 8512  | 797  | 1355 | 873  | 130 |
|                                          |    |  | Joint H-L/not H-L      | 96    | 11   | 15   | 8    | .   |
|                                          |    |  | Unknown                | 1853  | 398  | 505  | 226  | 86  |
| WORCESTER, MA                            | MA |  | Hispanic or Latino     | 1114  | 129  | 337  | 135  | 31  |
|                                          |    |  | Not Hispanic or Latino | 12179 | 1070 | 1679 | 1174 | 227 |
|                                          |    |  | Joint H-L/not H-L      | 130   | 16   | 32   | 19   | .   |
|                                          |    |  | Unknown                | 3479  | 530  | 736  | 484  | 213 |

|    |    |  |                        |      |     |      |     |     |
|----|----|--|------------------------|------|-----|------|-----|-----|
| NA | CT |  | Hispanic or Latino     | 246  | 34  | 74   | 37  | 15  |
|    |    |  | Not Hispanic or Latino | 4827 | 516 | 928  | 519 | 120 |
|    |    |  | Joint H-L/not H-L      | 48   | 2   | 16   | 8   | .   |
|    |    |  | Unknown                | 1298 | 280 | 341  | 360 | 87  |
|    | ME |  | Hispanic or Latino     | 31   | 1   | 5    | 6   | 2   |
|    |    |  | Not Hispanic or Latino | 5476 | 360 | 1362 | 465 | 127 |
|    |    |  | Joint H-L/not H-L      | 44   | 3   | 7    | 6   | .   |
|    |    |  | Unknown                | 1222 | 139 | 425  | 211 | 74  |
|    | MA |  | Hispanic or Latino     | 31   | 6   | 20   | 7   | 4   |
|    |    |  | Not Hispanic or Latino | 897  | 106 | 210  | 147 | 34  |
|    |    |  | Joint H-L/not H-L      | 11   | 2   | 1    | .   | .   |
|    |    |  | Unknown                | 300  | 96  | 76   | 105 | 33  |
|    | NH |  | Hispanic or Latino     | 49   | 6   | 22   | 9   | 1   |
|    |    |  | Not Hispanic or Latino | 6820 | 648 | 1494 | 715 | 147 |
|    |    |  | Joint H-L/not H-L      | 44   | 7   | 9    | 8   | 1   |
|    |    |  | Unknown                | 1842 | 289 | 482  | 382 | 89  |
|    | RI |  | Hispanic or Latino     | 3    | .   | 5    | .   | 1   |
|    |    |  | Not Hispanic or Latino | 49   | .   | 10   | 4   | 1   |
|    |    |  | Joint H-L/not H-L      | .    | .   | .    | 1   | .   |
|    |    |  | Unknown                | 8    | .   | 9    | 8   | 3   |
|    | VT |  | Hispanic or Latino     | 43   | 4   | 7    | 4   | 2   |
|    |    |  | Not Hispanic or Latino | 4249 | 364 | 789  | 362 | 96  |
|    |    |  | Joint H-L/not H-L      | 35   | .   | 8    | 5   | .   |
|    |    |  | Unknown                | 1216 | 200 | 321  | 188 | 43  |

Source: 2004 HMDA data for New England.  
Includes all applications.

(Detail)

| Loan Purpose Home Improvement |       |                |                        | Application Outcome |                        |        |           |            |
|-------------------------------|-------|----------------|------------------------|---------------------|------------------------|--------|-----------|------------|
|                               |       |                |                        | Originated          | Approved- not accepted | Denied | Withdrawn | Incomplete |
|                               |       |                |                        | N                   | N                      | N      | N         | N          |
| MSA                           | State | Metro Division | Ethnicity (Detail)     |                     |                        |        |           |            |
| BANGOR, ME                    | ME    |                | Hispanic or Latino     | 2                   | 1                      | 5      | 1         | .          |
|                               |       |                | Not Hispanic or Latino | 618                 | 56                     | 320    | 64        | 12         |
|                               |       |                | Joint H-L/not H-L      | .                   | 1                      | .      | .         | .          |
|                               |       |                | Unknown                | 42                  | 17                     | 109    | 25        | 13         |
| BARNSTABLE TOWN, MA           | MA    |                | Hispanic or Latino     | 15                  | 3                      | 29     | 10        | 2          |
|                               |       |                | Not Hispanic or Latino | 1144                | 174                    | 480    | 169       | 33         |
|                               |       |                | Joint H-L/not H-L      | 10                  | 2                      | 5      | 1         | 1          |
|                               |       |                | Unknown                | 242                 | 54                     | 155    | 66        | 12         |

|                                          |    |                                        |                        |      |     |      |     |     |
|------------------------------------------|----|----------------------------------------|------------------------|------|-----|------|-----|-----|
| Boston-Cambridge-Quincy, MA-NH           | MA | BOSTON-QUINCY, MA                      | Hispanic or Latino     | 287  | 42  | 308  | 71  | 15  |
|                                          |    |                                        | Not Hispanic or Latino | 5415 | 940 | 2842 | 970 | 181 |
|                                          |    |                                        | Joint H-L/not H-L      | 54   | 18  | 37   | 5   | 3   |
|                                          |    |                                        | Unknown                | 1286 | 359 | 1021 | 390 | 80  |
|                                          |    | CAMBRIDGE-NEWTON-FRAMINGHAM, MA        | Hispanic or Latino     | 143  | 28  | 128  | 38  | 6   |
|                                          |    |                                        | Not Hispanic or Latino | 3761 | 623 | 1665 | 562 | 131 |
|                                          |    |                                        | Joint H-L/not H-L      | 34   | 8   | 27   | 9   | 2   |
|                                          |    |                                        | Unknown                | 838  | 221 | 605  | 212 | 59  |
|                                          |    | ESSEX COUNTY, MA                       | Hispanic or Latino     | 226  | 52  | 266  | 64  | 7   |
|                                          |    |                                        | Not Hispanic or Latino | 2182 | 374 | 994  | 420 | 82  |
|                                          |    |                                        | Joint H-L/not H-L      | 21   | 9   | 23   | 4   | 1   |
|                                          |    |                                        | Unknown                | 431  | 115 | 373  | 160 | 33  |
| BRIDGEPORT-STAMFORD-NORWALK, CT          | CT | ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH | Hispanic or Latino     | 12   | 4   | 19   | 3   | .   |
|                                          |    |                                        | Not Hispanic or Latino | 1974 | 325 | 1067 | 362 | 59  |
|                                          |    |                                        | Joint H-L/not H-L      | 19   | 4   | 8    | 7   | 3   |
|                                          |    |                                        | Unknown                | 324  | 81  | 337  | 131 | 56  |
| BURLINGTON-SOUTH BURLINGTON, VT          | VT |                                        | Hispanic or Latino     | 219  | 56  | 290  | 67  | 19  |
|                                          |    |                                        | Not Hispanic or Latino | 2086 | 427 | 1103 | 289 | 105 |
|                                          |    |                                        | Joint H-L/not H-L      | 40   | 11  | 26   | 5   | 2   |
|                                          |    |                                        | Unknown                | 549  | 146 | 505  | 176 | 77  |
| HARTFORD-WEST HARTFORD-EAST HARTFORD, CT | CT |                                        | Hispanic or Latino     | 3    | .   | 1    | 1   | .   |
|                                          |    |                                        | Not Hispanic or Latino | 493  | 91  | 209  | 64  | 21  |
|                                          |    |                                        | Joint H-L/not H-L      | 3    | .   | 2    | .   | .   |
|                                          |    |                                        | Unknown                | 104  | 13  | 66   | 46  | 18  |
| LEWISTON-AUBURN, ME                      | ME |                                        | Hispanic or Latino     | 224  | 56  | 255  | 58  | 8   |
|                                          |    |                                        | Not Hispanic or Latino | 4401 | 674 | 2036 | 672 | 138 |
|                                          |    |                                        | Joint H-L/not H-L      | 57   | 6   | 45   | 7   | 1   |
|                                          |    |                                        | Unknown                | 882  | 229 | 738  | 286 | 102 |
| MANCHESTER-NASHUA, NH                    | NH |                                        | Hispanic or Latino     | 5    | 1   | .    | .   | .   |
|                                          |    |                                        | Not Hispanic or Latino | 459  | 54  | 203  | 61  | 13  |
|                                          |    |                                        | Joint H-L/not H-L      | 1    | .   | .    | 2   | .   |
|                                          |    |                                        | Unknown                | 40   | 11  | 55   | 27  | 11  |
| NEW HAVEN-MILFORD, CT                    | CT |                                        | Hispanic or Latino     | 34   | 10  | 35   | 10  | 2   |
|                                          |    |                                        | Not Hispanic or Latino | 1618 | 306 | 925  | 268 | 64  |
|                                          |    |                                        | Joint H-L/not H-L      | 12   | 3   | 11   | 1   | .   |
|                                          |    |                                        | Unknown                | 294  | 64  | 256  | 114 | 41  |
| NORWICH-NEW LONDON, CT                   | CT |                                        | Hispanic or Latino     | 186  | 45  | 277  | 52  | 12  |
|                                          |    |                                        | Not Hispanic or Latino | 2929 | 462 | 1623 | 430 | 130 |
|                                          |    |                                        | Joint H-L/not H-L      | 41   | 11  | 27   | 7   | 3   |
|                                          |    |                                        | Unknown                | 589  | 180 | 625  | 231 | 64  |
| PITTSFIELD, MA                           | MA |                                        | Hispanic or Latino     | 54   | 8   | 57   | 12  | 1   |
|                                          |    |                                        | Not Hispanic or Latino | 1904 | 185 | 635  | 217 | 32  |
|                                          |    |                                        | Joint H-L/not H-L      | 17   | 3   | 13   | 6   | .   |
|                                          |    |                                        | Unknown                | 282  | 62  | 207  | 94  | 22  |
|                                          |    |                                        | Hispanic or Latino     | 2    | .   | 10   | 2   | .   |
|                                          |    |                                        | Not Hispanic or Latino | 520  | 71  | 214  | 75  | 13  |
|                                          |    |                                        | Joint H-L/not H-L      | 1    | 1   | .    | .   | .   |
|                                          |    |                                        | Unknown                | 79   | 12  | 68   | 18  | 5   |

|                                          |    |  |                        |      |     |      |     |     |
|------------------------------------------|----|--|------------------------|------|-----|------|-----|-----|
| PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME    | ME |  | Hispanic or Latino     | 7    | 2   | 9    | 1   | .   |
|                                          |    |  | Not Hispanic or Latino | 2291 | 295 | 909  | 394 | 61  |
|                                          |    |  | Joint H-L/not H-L      | 14   | 2   | 9    | 7   | .   |
|                                          |    |  | Unknown                | 988  | 85  | 301  | 164 | 43  |
| PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA | MA |  | Hispanic or Latino     | 55   | 12  | 43   | 7   | 4   |
|                                          |    |  | Not Hispanic or Latino | 2552 | 348 | 974  | 413 | 75  |
|                                          |    |  | Joint H-L/not H-L      | 26   | 5   | 14   | 7   | .   |
|                                          |    |  | Unknown                | 390  | 86  | 302  | 119 | 24  |
|                                          | RI |  | Hispanic or Latino     | 408  | 69  | 392  | 82  | 10  |
|                                          |    |  | Not Hispanic or Latino | 5302 | 633 | 2310 | 737 | 180 |
|                                          |    |  | Joint H-L/not H-L      | 56   | 10  | 36   | 2   | 1   |
|                                          |    |  | Unknown                | 1248 | 268 | 907  | 354 | 125 |
| SPRINGFIELD, MA                          | MA |  | Hispanic or Latino     | 229  | 41  | 418  | 30  | 8   |
|                                          |    |  | Not Hispanic or Latino | 2399 | 370 | 1393 | 375 | 108 |
|                                          |    |  | Joint H-L/not H-L      | 26   | 5   | 21   | 5   | 2   |
|                                          |    |  | Unknown                | 446  | 110 | 447  | 137 | 24  |
| WORCESTER, MA                            | MA |  | Hispanic or Latino     | 116  | 26  | 161  | 34  | 6   |
|                                          |    |  | Not Hispanic or Latino | 3118 | 365 | 1260 | 457 | 231 |
|                                          |    |  | Joint H-L/not H-L      | 40   | 3   | 15   | 7   | 2   |
|                                          |    |  | Unknown                | 680  | 158 | 436  | 172 | 61  |
| NA                                       | CT |  | Hispanic or Latino     | 17   | 7   | 43   | 8   | 4   |
|                                          |    |  | Not Hispanic or Latino | 1501 | 207 | 744  | 234 | 41  |
|                                          |    |  | Joint H-L/not H-L      | 15   | 3   | 7    | 3   | .   |
|                                          |    |  | Unknown                | 263  | 71  | 284  | 133 | 33  |
|                                          | ME |  | Hispanic or Latino     | 7    | .   | 6    | .   | .   |
|                                          |    |  | Not Hispanic or Latino | 1788 | 235 | 1182 | 284 | 40  |
|                                          |    |  | Joint H-L/not H-L      | 14   | 3   | 7    | 2   | .   |
|                                          |    |  | Unknown                | 206  | 59  | 322  | 123 | 29  |
|                                          | MA |  | Hispanic or Latino     | 2    | .   | 1    | 4   | .   |
|                                          |    |  | Not Hispanic or Latino | 99   | 12  | 34   | 19  | 3   |
|                                          |    |  | Joint H-L/not H-L      | 2    | .   | .    | 1   | .   |
|                                          |    |  | Unknown                | 23   | 4   | 21   | 8   | 4   |
|                                          | NH |  | Hispanic or Latino     | 13   | 4   | 11   | 1   | .   |
|                                          |    |  | Not Hispanic or Latino | 2059 | 350 | 1255 | 401 | 61  |
|                                          |    |  | Joint H-L/not H-L      | 18   | 1   | 10   | 3   | .   |
|                                          |    |  | Unknown                | 359  | 83  | 349  | 150 | 59  |
|                                          | RI |  | Not Hispanic or Latino | 4    | .   | 2    | 3   | .   |
|                                          |    |  | Unknown                | 1    | 1   | .    | 2   | .   |
|                                          | VT |  | Hispanic or Latino     | 6    | .   | 2    | .   | .   |
|                                          |    |  | Not Hispanic or Latino | 1094 | 159 | 501  | 159 | 56  |
|                                          |    |  | Joint H-L/not H-L      | 6    | .   | 2    | .   | .   |
|                                          |    |  | Unknown                | 203  | 46  | 172  | 67  | 40  |

Source: 2004 HMDA data for New England.  
Includes all applications.

(Detail)

| Loan Purpose Refinancing                 |       |                                        |                        | Application Outcome |                        |        |           |            |
|------------------------------------------|-------|----------------------------------------|------------------------|---------------------|------------------------|--------|-----------|------------|
|                                          |       |                                        |                        | Originated          | Approved- not accepted | Denied | Withdrawn | Incomplete |
|                                          |       |                                        |                        | N                   | N                      | N      | N         | N          |
| MSA                                      | State | Metro Division                         | Ethnicity (Detail)     |                     |                        |        |           |            |
| BANGOR, ME                               | ME    |                                        | Hispanic or Latino     | 13                  | 6                      | 4      | 8         | 1          |
|                                          |       |                                        | Not Hispanic or Latino | 2461                | 343                    | 1150   | 781       | 92         |
|                                          |       |                                        | Joint H-L/not H-L      | 11                  | 2                      | 4      | 2         | 1          |
|                                          |       |                                        | Unknown                | 548                 | 143                    | 481    | 479       | 75         |
| BARNSTABLE TOWN, MA                      | MA    |                                        | Hispanic or Latino     | 137                 | 31                     | 69     | 60        | 18         |
|                                          |       |                                        | Not Hispanic or Latino | 8164                | 757                    | 1523   | 2002      | 330        |
|                                          |       |                                        | Joint H-L/not H-L      | 64                  | 6                      | 13     | 13        | 1          |
|                                          |       |                                        | Unknown                | 2668                | 464                    | 917    | 1548      | 245        |
| Boston-Cambridge-Quincy, MA-NH           | MA    | BOSTON-QUINCY, MA                      | Hispanic or Latino     | 2040                | 411                    | 952    | 695       | 289        |
|                                          |       |                                        | Not Hispanic or Latino | 41621               | 4503                   | 9905   | 9967      | 2754       |
|                                          |       |                                        | Joint H-L/not H-L      | 331                 | 43                     | 79     | 82        | 15         |
|                                          |       |                                        | Unknown                | 15028               | 2777                   | 6530   | 7518      | 3019       |
|                                          |       | CAMBRIDGE-NEWTON-FRAMINGHAM, MA        | Hispanic or Latino     | 1171                | 201                    | 599    | 487       | 311        |
|                                          |       |                                        | Not Hispanic or Latino | 30746               | 2908                   | 5972   | 5772      | 1451       |
|                                          |       |                                        | Joint H-L/not H-L      | 262                 | 33                     | 44     | 46        | 13         |
|                                          |       |                                        | Unknown                | 10404               | 1813                   | 3952   | 5213      | 1975       |
|                                          |       | ESSEX COUNTY, MA                       | Hispanic or Latino     | 1831                | 347                    | 927    | 656       | 169        |
|                                          |       |                                        | Not Hispanic or Latino | 17659               | 1646                   | 3503   | 3331      | 1039       |
|                                          |       |                                        | Joint H-L/not H-L      | 177                 | 19                     | 46     | 38        | 8          |
|                                          |       |                                        | Unknown                | 5570                | 997                    | 2489   | 2874      | 1541       |
|                                          | NH    | ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH | Hispanic or Latino     | 89                  | 26                     | 57     | 36        | 13         |
|                                          |       |                                        | Not Hispanic or Latino | 11993               | 1445                   | 3371   | 2702      | 683        |
|                                          |       |                                        | Joint H-L/not H-L      | 80                  | 12                     | 28     | 17        | 4          |
|                                          |       |                                        | Unknown                | 3331                | 664                    | 1990   | 2148      | 536        |
| BRIDGEPORT-STAMFORD-NORWALK, CT          | CT    |                                        | Hispanic or Latino     | 1684                | 339                    | 826    | 536       | 195        |
|                                          |       |                                        | Not Hispanic or Latino | 17334               | 2172                   | 4515   | 3386      | 1434       |
|                                          |       |                                        | Joint H-L/not H-L      | 233                 | 35                     | 61     | 43        | 14         |
|                                          |       |                                        | Unknown                | 6766                | 1596                   | 3579   | 2957      | 2845       |
| BURLINGTON-SOUTH BURLINGTON, VT          | VT    |                                        | Hispanic or Latino     | 28                  | 4                      | 6      | 9         | 5          |
|                                          |       |                                        | Not Hispanic or Latino | 4459                | 327                    | 878    | 522       | 229        |
|                                          |       |                                        | Joint H-L/not H-L      | 22                  | 1                      | 5      | 4         | .          |
|                                          |       |                                        | Unknown                | 1289                | 160                    | 410    | 346       | 143        |
| HARTFORD-WEST HARTFORD-EAST HARTFORD, CT | CT    |                                        | Hispanic or Latino     | 1288                | 336                    | 787    | 763       | 95         |
|                                          |       |                                        | Not Hispanic or Latino | 22797               | 3305                   | 7510   | 8452      | 1192       |
|                                          |       |                                        | Joint H-L/not H-L      | 264                 | 43                     | 95     | 86        | 15         |
|                                          |       |                                        | Unknown                | 7745                | 2088                   | 5316   | 6925      | 1127       |
| LEWISTON-AUBURN, ME                      | ME    |                                        | Hispanic or Latino     | 14                  | 4                      | 8      | 9         | .          |
|                                          |       |                                        | Not Hispanic or Latino | 2057                | 265                    | 757    | 699       | 67         |
|                                          |       |                                        | Joint H-L/not H-L      | 12                  | 2                      | 4      | 1         | .          |
|                                          |       |                                        | Unknown                | 543                 | 126                    | 299    | 402       | 74         |

|                                          |    |  |                        |       |      |      |      |      |
|------------------------------------------|----|--|------------------------|-------|------|------|------|------|
| MANCHESTER-NASHUA, NH                    | NH |  | Hispanic or Latino     | 185   | 38   | 117  | 43   | 34   |
|                                          |    |  | Not Hispanic or Latino | 10417 | 1172 | 2990 | 2126 | 1302 |
|                                          |    |  | Joint H-L/not H-L      | 79    | 6    | 16   | 20   | 9    |
|                                          |    |  | Unknown                | 2967  | 538  | 1248 | 1484 | 655  |
| NEW HAVEN-MILFORD, CT                    | CT |  | Hispanic or Latino     | 1081  | 307  | 840  | 521  | 146  |
|                                          |    |  | Not Hispanic or Latino | 15621 | 2573 | 6061 | 4836 | 1444 |
|                                          |    |  | Joint H-L/not H-L      | 186   | 29   | 87   | 62   | 11   |
|                                          |    |  | Unknown                | 5905  | 1525 | 4555 | 4322 | 2195 |
| NORWICH-NEW LONDON, CT                   | CT |  | Hispanic or Latino     | 226   | 52   | 131  | 111  | 12   |
|                                          |    |  | Not Hispanic or Latino | 5453  | 734  | 1811 | 1948 | 271  |
|                                          |    |  | Joint H-L/not H-L      | 69    | 7    | 21   | 15   | 2    |
|                                          |    |  | Unknown                | 1861  | 449  | 1299 | 1545 | 231  |
| PITTSFIELD, MA                           | MA |  | Hispanic or Latino     | 20    | 7    | 7    | 14   | 2    |
|                                          |    |  | Not Hispanic or Latino | 2060  | 213  | 622  | 808  | 123  |
|                                          |    |  | Joint H-L/not H-L      | 9     | 4    | 8    | 4    | 1    |
|                                          |    |  | Unknown                | 521   | 133  | 356  | 610  | 103  |
| PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME    | ME |  | Hispanic or Latino     | 81    | 17   | 37   | 36   | 7    |
|                                          |    |  | Not Hispanic or Latino | 13812 | 1353 | 3729 | 3537 | 511  |
|                                          |    |  | Joint H-L/not H-L      | 72    | 8    | 34   | 15   | .    |
|                                          |    |  | Unknown                | 4012  | 783  | 2102 | 2627 | 429  |
| PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA | MA |  | Hispanic or Latino     | 394   | 69   | 146  | 179  | 34   |
|                                          |    |  | Not Hispanic or Latino | 13605 | 1436 | 3211 | 4005 | 665  |
|                                          |    |  | Joint H-L/not H-L      | 116   | 13   | 22   | 23   | 6    |
|                                          |    |  | Unknown                | 4039  | 862  | 1916 | 3297 | 552  |
|                                          | RI |  | Hispanic or Latino     | 2201  | 400  | 1070 | 604  | 193  |
|                                          |    |  | Not Hispanic or Latino | 28684 | 3298 | 7787 | 9045 | 1944 |
|                                          |    |  | Joint H-L/not H-L      | 251   | 41   | 76   | 67   | 12   |
|                                          |    |  | Unknown                | 10620 | 2179 | 4656 | 7239 | 1440 |
| SPRINGFIELD, MA                          | MA |  | Hispanic or Latino     | 802   | 196  | 559  | 485  | 77   |
|                                          |    |  | Not Hispanic or Latino | 11459 | 1497 | 3878 | 4091 | 955  |
|                                          |    |  | Joint H-L/not H-L      | 120   | 21   | 52   | 48   | 4    |
|                                          |    |  | Unknown                | 3470  | 848  | 2776 | 3614 | 1056 |
| WORCESTER, MA                            | MA |  | Hispanic or Latino     | 809   | 175  | 447  | 289  | 173  |
|                                          |    |  | Not Hispanic or Latino | 18457 | 1900 | 4585 | 4210 | 1845 |
|                                          |    |  | Joint H-L/not H-L      | 171   | 25   | 44   | 49   | 11   |
|                                          |    |  | Unknown                | 6524  | 1185 | 3221 | 2789 | 3078 |

|    |    |  |                        |       |      |      |      |      |
|----|----|--|------------------------|-------|------|------|------|------|
| NA | CT |  | Hispanic or Latino     | 308   | 48   | 245  | 282  | 28   |
|    |    |  | Not Hispanic or Latino | 7361  | 979  | 2553 | 2468 | 609  |
|    |    |  | Joint H-L/not H-L      | 67    | 10   | 24   | 15   | 6    |
|    |    |  | Unknown                | 2730  | 652  | 1982 | 2524 | 975  |
|    | ME |  | Hispanic or Latino     | 43    | 9    | 26   | 25   | 2    |
|    |    |  | Not Hispanic or Latino | 7375  | 1071 | 3887 | 3149 | 361  |
|    |    |  | Joint H-L/not H-L      | 27    | 8    | 12   | 5    | 4    |
|    |    |  | Unknown                | 2059  | 518  | 1740 | 1830 | 257  |
|    | MA |  | Hispanic or Latino     | 20    | 8    | 10   | 19   | 1    |
|    |    |  | Not Hispanic or Latino | 1114  | 94   | 259  | 277  | 46   |
|    |    |  | Joint H-L/not H-L      | 7     | 1    | 1    | .    | .    |
|    |    |  | Unknown                | 478   | 117  | 204  | 359  | 38   |
|    | NH |  | Hispanic or Latino     | 135   | 19   | 115  | 153  | 20   |
|    |    |  | Not Hispanic or Latino | 10313 | 1385 | 4109 | 3285 | 1541 |
|    |    |  | Joint H-L/not H-L      | 71    | 7    | 20   | 18   | 5    |
|    |    |  | Unknown                | 3229  | 653  | 1872 | 1939 | 756  |
|    | RI |  | Hispanic or Latino     | 18    | .    | 25   | 41   | 1    |
|    |    |  | Not Hispanic or Latino | 24    | .    | 15   | 15   | 1    |
|    |    |  | Unknown                | 14    | 1    | 22   | 70   | 4    |
|    | VT |  | Hispanic or Latino     | 34    | 5    | 23   | 14   | 20   |
|    |    |  | Not Hispanic or Latino | 6132  | 672  | 2302 | 1378 | 565  |
|    |    |  | Joint H-L/not H-L      | 49    | 7    | 16   | 9    | 6    |
|    |    |  | Unknown                | 2013  | 388  | 990  | 799  | 337  |

Source: 2004 HMDA data for New England.  
Includes all applications.