

MSA Detail: Applications and Actions by Race/Ethnicity (Summary) and Income Level

Loan Purpose Home Purchase					Application Outcome				
					Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
					N	N	N	N	N
MSA	State	Metro Division	Race/Ethnicity (Summary)	Income Level					
BANGOR, ME	ME		Asian	Moderate	3	.	.	.	.
				Middle	3	.	.	.	.
				Upper Middle	2	.	.	.	.
				Upper	6	.	.	.	.
			Black	Low	.	.	1	.	.
				Moderate	2	.	1	.	1
				Middle	1	.	.	.	.
				Upper Middle	1	.	.	.	.
				Upper	4	.	.	.	.
			White Non-Hispanic	Low	109	6	50	9	1
				Moderate	400	29	83	30	5
				Middle	270	15	35	19	4
				Upper Middle	270	17	25	14	.
				Upper	793	47	68	44	2
				No Data	62	4	15	7	.
			Hispanic	Moderate	.	2	1	.	.
				Middle	2	.	1	.	.
				Upper Middle	1	1	1	.	.
				Upper	11	.	.	.	.
			Other	Low	3	.	1	.	.
				Moderate	2	.	2	.	1
				Middle	4	.	3	.	.
				Upper Middle	2	.	.	.	.
				Upper	11	.	4	1	1
				No Data	.	.	4	.	.
			Unknown	Low	14	1	12	5	1
				Moderate	75	7	32	10	2
				Middle	55	.	13	9	.
				Upper Middle	59	5	13	8	1
				Upper	149	11	28	24	2
				No Data	28	1	10	3	2
BARNSTABLE TOWN, MA	MA		Asian	Low	4	.	1	.	.
				Moderate	3	.	1	.	.
				Middle	8	1	2	.	.
				Upper Middle	2	1	1	1	.
				Upper	32	5	3	3	.
				No Data	2	.	.	.	1

			Black	Low	2	.	2	1	.
				Moderate	10	.	7	1	.
				Middle	7	.	.	1	.
				Upper Middle	8	4	3	1	.
				Upper	22	1	7	5	1
				No Data	2	.	.	.	.
			White Non-Hispanic	Low	109	14	26	13	1
				Moderate	481	37	66	44	7
				Middle	472	48	87	31	6
				Upper Middle	526	47	83	40	14
				Upper	2956	224	255	235	47
				No Data	239	26	41	60	16
			Hispanic	Low	5	.	1	1	.
				Moderate	27	4	8	1	.
				Middle	44	3	14	4	1
				Upper Middle	37	2	9	4	.
				Upper	84	10	22	15	1
				No Data	15	2	9	5	2
			Other	Low	1	.	.	.	1
				Moderate	8	.	4	.	.
				Middle	10	.	1	.	1
				Upper Middle	12	2	3	1	.
				Upper	59	5	10	3	.
				No Data	3	.	1	1	.
			Unknown	Low	29	4	13	3	2
				Moderate	111	18	22	18	8
				Middle	118	18	29	20	7
				Upper Middle	157	27	22	19	2
				Upper	908	104	105	79	27
				No Data	86	11	20	19	11
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	Low	64	6	8	5	2
				Moderate	364	37	64	39	15
				Middle	306	29	58	28	2
				Upper Middle	271	29	42	26	6
				Upper	780	91	108	80	13
				No Data	123	16	27	17	1
			Black	Low	101	10	57	27	5
				Moderate	611	82	214	75	36
				Middle	563	73	176	73	12
				Upper Middle	536	71	167	63	11
				Upper	929	139	333	154	21
				No Data	122	25	37	43	6
			White Non-Hispanic	Low	602	59	173	69	17
				Moderate	3702	296	560	314	61
				Middle	3237	253	390	262	48
				Upper Middle	3126	283	329	249	44
				Upper	10813	890	1137	921	197
				No Data	983	80	136	155	13

			Hispanic	Low	58	6	34	21	4	
				Moderate	400	44	146	55	11	
				Middle	390	54	122	44	11	
				Upper Middle	394	49	114	31	14	
				Upper	767	92	191	98	9	
				No Data	138	24	45	26	6	
				Other	Low	17	1	10	2	.
					Moderate	132	8	44	19	4
					Middle	128	19	25	15	3
					Upper Middle	145	11	30	20	2
					Upper	370	37	77	25	16
					No Data	23	3	5	6	.
				Unknown	Low	169	28	96	44	13
					Moderate	1198	192	315	187	46
					Middle	981	157	204	145	49
					Upper Middle	1069	186	230	127	30
					Upper	3701	565	637	462	124
					No Data	473	108	133	157	73
			CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	Low	156	19	23	16	3
					Moderate	505	39	71	58	10
					Middle	452	50	45	34	7
					Upper Middle	361	39	35	51	4
					Upper	740	94	66	84	9
					No Data	79	16	17	20	4
				Black	Low	48	5	29	11	2
					Moderate	194	31	72	30	10
					Middle	160	29	67	16	4
					Upper Middle	132	8	28	4	3
					Upper	141	15	56	11	3
					No Data	29	.	14	7	2
		White Non-Hispanic		Low	1003	75	207	106	22	
				Moderate	3327	269	345	267	61	
				Middle	2684	237	268	200	45	
				Upper Middle	2357	190	198	159	35	
				Upper	6333	651	501	509	116	
				No Data	616	86	72	116	23	
		Hispanic		Low	117	16	46	17	2	
				Moderate	481	46	86	49	13	
				Middle	307	31	73	39	6	
				Upper Middle	269	31	60	31	3	
				Upper	355	57	74	45	7	
				No Data	100	9	23	20	1	
		Other		Low	24	2	13	3	.	
				Moderate	86	8	30	11	4	
				Middle	120	12	24	11	2	
				Upper Middle	97	9	17	7	3	
				Upper	307	26	23	13	4	
				No Data	7	2	3	2	1	

			Unknown	Low	279	47	101	45	18
				Moderate	975	154	210	152	41
				Middle	854	117	152	140	37
				Upper Middle	751	121	129	97	35
				Upper	2163	316	283	287	54
				No Data	328	55	95	100	46
		ESSEX COUNTY, MA	Asian	Low	13	1	1	4	.
				Moderate	83	7	18	6	2
				Middle	49	7	11	6	2
				Upper Middle	70	9	5	8	2
				Upper	169	26	24	19	2
				No Data	14	2	9	4	2
			Black	Low	15	2	3	1	2
				Moderate	109	18	31	15	2
				Middle	82	6	34	8	2
				Upper Middle	71	10	18	6	.
				Upper	62	3	15	3	4
				No Data	26	2	6	2	.
			White Non-Hispanic	Low	401	28	80	38	4
				Moderate	1843	128	282	145	35
				Middle	1456	132	180	117	27
				Upper Middle	1498	141	166	140	27
				Upper	3829	335	344	319	73
				No Data	507	40	71	84	8
			Hispanic	Low	98	9	36	20	.
				Moderate	530	49	143	36	25
				Middle	442	39	106	45	8
				Upper Middle	349	23	115	31	13
				Upper	322	49	82	34	6
				No Data	215	20	51	43	6
			Other	Low	10	1	10	1	.
				Moderate	89	9	46	8	4
				Middle	71	6	28	12	3
				Upper Middle	81	5	18	6	3
				Upper	120	14	17	13	4
				No Data	30	4	9	5	3
			Unknown	Low	93	15	41	16	6
				Moderate	518	75	131	74	25
				Middle	454	54	76	50	18
				Upper Middle	424	85	80	48	8
				Upper	1129	174	148	148	34
				No Data	203	35	46	94	16
	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Asian	Low	7	1	5	.	.
				Moderate	21	3	3	2	.
				Middle	20	2	1	.	1
				Upper Middle	21	2	2	.	2
				Upper	43	8	5	6	2
				No Data	5	.	1	4	.

			Black	Low	.	.	3	.	.
				Moderate	9	1	3	2	.
				Middle	9	.	.	1	.
				Upper Middle	6	1	2	2	.
				Upper	6	1	3	1	.
				No Data	5	.	.	.	1
			White Non-Hispanic	Low	420	37	259	61	14
				Moderate	1473	126	388	142	38
				Middle	1221	115	221	123	28
				Upper Middle	1087	89	130	82	16
				Upper	2585	271	282	204	48
				No Data	340	33	53	56	9
			Hispanic	Low	9	.	8	.	.
				Moderate	34	4	8	6	.
				Middle	22	1	5	1	1
				Upper Middle	27	1	5	3	.
				Upper	41	1	4	8	.
				No Data	13	1	3	.	.
			Other	Low	2	.	10	.	.
				Moderate	21	8	10	3	4
				Middle	16	1	9	.	.
				Upper Middle	10	8	5	2	.
				Upper	56	3	9	3	2
				No Data	4	2	5	3	1
			Unknown	Low	90	16	78	28	7
				Moderate	372	59	112	62	25
				Middle	268	41	55	38	12
				Upper Middle	269	51	41	36	7
				Upper	665	98	97	92	22
				No Data	126	25	39	41	15
BRIDGEPORT- STAMFORD- NORWALK, CT	CT		Asian	Low	38	5	9	7	1
				Moderate	135	20	25	18	4
				Middle	113	19	13	10	4
				Upper Middle	85	7	12	12	3
				Upper	299	42	37	42	10
				No Data	23	5	11	9	.
			Black	Low	185	40	96	37	15
				Moderate	461	69	179	85	22
				Middle	228	35	85	37	11
				Upper Middle	148	16	52	27	.
				Upper	202	30	56	44	4
				No Data	42	7	23	21	6
			White Non-Hispanic	Low	507	68	132	70	17
				Moderate	1744	201	288	169	49
				Middle	1323	171	160	125	43
				Upper Middle	1262	150	144	109	24
				Upper	5690	706	670	503	131
				No Data	383	67	66	85	8

			Hispanic	Low	236	44	94	32	10
				Moderate	688	99	235	102	28
				Middle	522	63	159	67	12
				Upper Middle	354	41	123	61	8
				Upper	537	76	205	72	9
				No Data	128	20	26	31	3
			Other	Low	21	5	11	4	.
				Moderate	92	10	25	11	1
				Middle	61	13	3	10	3
				Upper Middle	73	10	13	6	3
				Upper	207	30	29	27	4
				No Data	20	2	7	7	.
			Unknown	Low	235	39	97	76	20
				Moderate	627	123	160	141	33
				Middle	435	78	119	60	21
				Upper Middle	425	73	75	60	19
				Upper	1939	379	271	339	63
				No Data	264	53	87	94	23
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	Low	2	.	1	.	.
				Moderate	14	1	4	1	.
				Middle	13	2	.	.	.
				Upper Middle	11	1	1	3	.
				Upper	22	6	1	2	.
				No Data	2	.	.	.	.
			Black	Low	1	.	1	.	.
				Moderate	6	.	1	.	.
				Middle	5	.	3	.	.
				Upper Middle	1	.	2	.	.
				Upper	8	2	2	.	1
				No Data	.	1	.	.	.
			White Non-Hispanic	Low	227	11	61	17	8
				Moderate	801	42	82	59	11
				Middle	562	37	37	32	6
				Upper Middle	399	21	25	25	5
				Upper	1022	70	70	67	19
				No Data	129	4	13	10	3
				Not in MSA	1	.	.	.	.
			Hispanic	Low	.	.	1	.	.
				Moderate	11	1	.	2	.
				Middle	8	1	4	.	.
				Upper Middle	4	1	.	1	.
				Upper	15	3	.	2	.
				No Data	.	.	.	1	.
			Other	Low	2	.	1	.	.
				Moderate	13	2	2	.	.
				Middle	7	.	4	.	.
				Upper Middle	11	.	.	1	.
				Upper	16	.	.	1	2
				No Data	.	1	1	.	.

			Unknown	Low	70	6	17	7	2
				Moderate	136	28	41	29	4
				Middle	104	16	20	12	3
				Upper Middle	96	8	7	10	.
				Upper	269	30	25	28	6
				No Data	68	2	12	12	4
HARTFORD- WEST HARTFORD- EAST HARTFORD, CT	CT		Asian	Low	22	6	11	6	2
				Moderate	141	16	18	17	1
				Middle	112	15	22	12	3
				Upper Middle	91	9	11	8	4
				Upper	198	33	38	25	6
				No Data	30	5	9	4	2
			Black	Low	202	49	125	47	5
				Moderate	608	84	192	69	29
				Middle	316	41	104	38	12
				Upper Middle	165	32	48	24	3
				Upper	274	51	102	45	22
				No Data	35	3	16	9	3
			White Non-Hispanic	Low	1171	97	262	135	29
				Moderate	3719	337	464	268	63
				Middle	2405	231	271	189	41
				Upper Middle	1775	163	160	130	33
				Upper	4676	476	384	352	82
				No Data	424	43	63	91	14
			Hispanic	Low	261	32	108	37	6
				Moderate	675	68	199	81	25
				Middle	306	23	95	24	5
				Upper Middle	136	18	35	22	3
				Upper	259	21	46	26	5
				No Data	59	13	19	18	4
			Other	Low	24	2	15	2	1
				Moderate	113	12	40	17	5
				Middle	81	15	17	5	3
				Upper Middle	50	6	16	3	1
				Upper	138	18	15	18	3
				No Data	10	.	6	2	5
			Unknown	Low	407	100	184	82	24
				Moderate	1210	200	359	188	62
				Middle	749	148	189	106	32
				Upper Middle	581	100	105	68	17
				Upper	1502	284	251	208	73
				No Data	234	48	102	143	30
LEWISTON- AUBURN, ME	ME		Asian	Low	2	.	1	.	1
				Moderate	1	.	1	.	.
				Middle	2	1	4	.	.
				Upper Middle	2	.	1	1	.
				Upper	7	2	1	1	.
				No Data	3	.	1	1	.

			Black	Moderate	4	.	1	1	1
				Middle	1	3	.	1	.
				Upper	2	.	3	.	.
				No Data	1	.	.	.	.
			White Non-Hispanic	Low	70	9	36	8	1
				Moderate	414	16	72	23	4
				Middle	313	19	54	14	5
				Upper Middle	245	19	26	10	3
				Upper	648	62	78	36	6
				No Data	49	6	20	8	1
			Hispanic	Low	2	.	1	.	.
				Moderate	7	.	2	.	.
				Middle	5	1	.	3	.
				Upper Middle	5	.	1	.	.
				Upper	12	1	3	.	.
				No Data	1	1	.	1	.
			Other	Low	1	.	1	1	.
				Moderate	3	1	.	1	.
				Middle	2	1	1	.	1
				Upper Middle	9	.	1	.	.
				Upper	14	.	9	1	.
				No Data	1	.	2	.	1
			Unknown	Low	9	2	11	2	.
				Moderate	61	4	13	15	2
				Middle	47	9	15	20	2
				Upper Middle	65	11	10	7	.
				Upper	132	13	22	22	2
				No Data	58	5	8	8	3
MANCHESTER-NASHUA, NH	NH		Asian	Low	12	.	5	1	.
				Moderate	31	3	10	7	.
				Middle	42	4	6	7	.
				Upper Middle	69	5	4	5	1
				Upper	151	18	9	16	2
				No Data	9	.	4	3	.
			Black	Low	5	.	2	.	.
				Moderate	24	4	12	5	1
				Middle	19	1	4	2	3
				Upper Middle	21	.	3	2	.
				Upper	35	2	12	5	3
				No Data	1	.	2	.	1
			White Non-Hispanic	Low	350	38	122	37	9
				Moderate	1344	98	225	119	15
				Middle	1129	81	155	105	10
				Upper Middle	1003	87	92	72	21
				Upper	2064	197	204	177	36
				No Data	247	25	31	48	10
			Hispanic	Low	17	2	6	2	1
				Moderate	91	13	20	3	1
				Middle	64	8	6	1	1
				Upper Middle	43	6	8	.	2
				Upper	70	10	16	8	2
				No Data	8	1	9	3	.

			Other	Low	5	.	3	1	1
				Moderate	20	5	5	4	.
				Middle	26	1	3	1	4
				Upper Middle	24	4	6	2	2
				Upper	71	9	8	7	3
				No Data	4	.	5	1	2
			Unknown	Low	65	14	30	22	.
				Moderate	341	56	94	56	31
				Middle	286	33	60	47	10
				Upper Middle	315	29	48	39	10
				Upper	648	85	88	85	20
				No Data	102	12	36	32	9
NEW HAVEN- MILFORD, CT	CT		Asian	Low	19	6	12	1	.
				Moderate	102	10	16	11	2
				Middle	75	10	7	7	5
				Upper Middle	78	9	7	6	4
				Upper	234	40	38	26	7
				No Data	18	3	9	3	2
			Black	Low	124	37	68	21	6
				Moderate	520	105	175	85	22
				Middle	260	56	90	46	8
				Upper Middle	218	29	51	27	10
				Upper	297	45	107	52	14
				No Data	28	5	19	12	4
			White Non-Hispanic	Low	533	62	153	56	19
				Moderate	2404	231	427	177	63
				Middle	1543	139	210	124	36
				Upper Middle	1354	133	169	100	24
				Upper	3678	402	428	315	102
				No Data	321	45	55	49	10
			Hispanic	Low	161	32	104	26	9
				Moderate	553	80	156	77	26
				Middle	276	42	91	35	9
				Upper Middle	198	26	59	27	5
				Upper	283	44	93	35	12
				No Data	63	12	28	21	5
			Other	Low	14	6	10	6	2
				Moderate	74	7	23	12	7
				Middle	53	6	13	8	.
				Upper Middle	37	6	13	3	3
				Upper	137	10	24	11	3
				No Data	8	1	5	3	1
			Unknown	Low	192	66	109	41	7
				Moderate	787	170	280	149	56
				Middle	471	93	117	74	23
				Upper Middle	418	83	100	83	21
				Upper	1143	249	256	164	58
				No Data	204	35	61	80	23

NORWICH-NEW LONDON, CT	CT		Asian	Low	14	5	9	1	.
				Moderate	68	14	14	9	.
				Middle	41	7	6	6	2
				Upper Middle	37	4	1	6	1
				Upper	66	8	12	6	1
				No Data	12	2	6	3	.
			Black	Low	11	.	9	3	.
				Moderate	48	5	27	10	2
				Middle	31	.	8	3	3
				Upper Middle	14	1	6	2	.
				Upper	25	3	12	3	.
				No Data	4	1	2	2	.
			White Non-Hispanic	Low	161	22	77	23	3
				Moderate	785	62	122	94	9
				Middle	600	44	76	60	6
				Upper Middle	419	33	78	38	9
				Upper	1205	96	141	122	10
				No Data	106	14	27	17	3
			Hispanic	Low	38	1	31	1	1
				Moderate	144	18	54	13	2
				Middle	96	6	20	16	5
				Upper Middle	41	8	15	8	1
				Upper	76	4	19	7	.
				No Data	12	2	10	8	.
			Other	Low	2	.	.	1	2
				Moderate	31	.	7	2	2
				Middle	30	2	1	1	.
				Upper Middle	29	2	5	3	1
				Upper	58	6	5	10	1
				No Data	3	.	3	1	.
			Unknown	Low	45	15	32	13	10
				Moderate	274	49	71	44	12
				Middle	201	32	45	24	5
				Upper Middle	146	21	27	21	12
				Upper	422	70	86	52	16
				No Data	84	5	33	24	6
PITTSFIELD, MA	MA		Asian	Low	.	1	.	.	.
				Moderate	3	.	.	.	.
				Middle	2	.	1	.	.
				Upper Middle	4	1	.	.	.
				Upper	17	.	4	.	.
				No Data	3	.	.	.	.
			Black	Low	5	.	.	1	.
				Moderate	7	.	2	1	1
				Middle	5	.	3	.	.
				Upper Middle	6	.	.	.	.
				Upper	9	1	.	.	.
				No Data	2	.	.	.	.

			White Non-Hispanic	Low	111	10	41	21	4
				Moderate	341	27	56	24	3
				Middle	257	19	26	22	5
				Upper Middle	195	17	28	13	5
				Upper	714	51	66	55	16
				No Data	48	4	12	.	2
			Hispanic	Low	5	1	.	.	.
				Moderate	13	1	9	2	.
				Middle	11	.	.	2	.
				Upper Middle	5	.	.	1	1
				Upper	18	1	1	.	.
				No Data	2	1	1	.	.
			Other	Low	4	.	1	1	.
				Moderate	7	1	3	.	.
				Middle	3	.	2	.	.
				Upper Middle	6	.	1	1	.
				Upper	9	2	2	.	1
				No Data	.	.	1	1	.
			Unknown	Low	25	4	8	9	3
				Moderate	72	8	16	5	7
				Middle	35	7	5	6	3
				Upper Middle	30	7	4	2	6
				Upper	188	32	28	18	5
				No Data	38	2	13	6	6
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	Low	5	.	1	1	.
				Moderate	23	2	3	2	2
				Middle	15	3	7	2	.
				Upper Middle	11	2	5	1	1
				Upper	39	.	12	4	.
				No Data	3	2	1	.	.
			Black	Low	6	.	.	.	.
				Moderate	13	.	6	3	.
				Middle	11	1	1	5	.
				Upper Middle	4	3	2	.	.
				Upper	12	2	5	.	.
				No Data	3	1	.	1	2
			White Non-Hispanic	Low	382	33	187	46	7
				Moderate	1572	112	311	113	13
				Middle	1296	75	170	82	17
				Upper Middle	1229	86	146	93	9
				Upper	3751	302	342	254	43
				No Data	381	38	71	31	8
			Hispanic	Low	3	.	2	1	.
				Moderate	19	3	2	5	1
				Middle	19	3	3	7	.
				Upper Middle	20	.	7	1	.
				Upper	55	6	14	4	1
				No Data	11	.	1	2	.

PROVIDENCE- NEW BEDFORD- FALL RIVER, RI- MA	MA		Other	Low	2	.	8	.	.
				Moderate	19	.	1	5	2
				Middle	16	4	9	4	1
				Upper Middle	24	1	3	1	1
				Upper	45	7	6	7	3
				No Data	6	.	7	3	2
			Unknown	Low	90	11	35	24	6
				Moderate	402	43	74	67	10
				Middle	276	35	51	70	9
				Upper Middle	251	33	46	44	12
				Upper	1019	116	158	149	23
				No Data	163	15	53	42	26
			Asian	Low	3	.	1	1	2
				Moderate	17	1	.	.	1
				Middle	16	1	3	.	1
				Upper Middle	31	3	4	5	.
				Upper	67	7	9	9	4
				No Data	10	1	.	3	.
			Black	Low	9	.	3	.	.
				Moderate	54	4	18	8	.
				Middle	49	6	19	6	2
				Upper Middle	63	8	17	6	1
				Upper	133	22	32	17	3
				No Data	14	1	7	6	.
			White Non-Hispanic	Low	135	8	58	13	4
				Moderate	985	74	194	90	21
				Middle	1037	82	148	85	28
				Upper Middle	1115	92	151	67	30
				Upper	3047	270	382	268	55
				No Data	329	19	53	59	4
			Hispanic	Low	7	.	4	.	.
				Moderate	39	7	15	6	2
				Middle	63	9	12	11	2
				Upper Middle	60	8	17	2	.
				Upper	125	19	25	12	3
				No Data	28	.	11	8	.
			Other	Low	5	.	4	3	.
				Moderate	19	2	9	3	.
				Middle	23	3	6	3	2
				Upper Middle	35	1	5	6	1
				Upper	79	5	18	7	2
				No Data	9	.	3	.	.
			Unknown	Low	38	8	20	8	4
				Moderate	226	44	83	33	9
				Middle	286	43	73	27	14
				Upper Middle	263	45	73	41	9
				Upper	883	149	157	105	34
				No Data	166	23	33	48	16

	RI		Asian	Low	7	1	6	3	.
				Moderate	59	11	14	6	2
				Middle	65	19	27	8	1
				Upper Middle	63	15	16	9	2
				Upper	178	33	38	17	1
				No Data	21	6	5	5	.
			Black	Low	18	3	10	1	1
				Moderate	147	31	92	22	4
				Middle	174	20	66	27	2
				Upper Middle	146	26	40	21	4
				Upper	265	34	67	42	10
				No Data	37	2	13	14	3
			White Non-Hispanic	Low	288	25	155	44	6
				Moderate	1884	174	389	167	24
				Middle	1814	194	311	163	30
				Upper Middle	1857	163	264	123	26
				Upper	6062	587	733	475	86
				No Data	482	35	92	90	10
			Hispanic	Low	61	13	53	11	4
				Moderate	418	52	161	61	8
				Middle	428	76	133	45	9
				Upper Middle	322	37	102	37	5
				Upper	492	58	170	61	9
				No Data	139	17	38	20	2
			Other	Low	6	1	9	5	.
				Moderate	59	14	27	9	2
				Middle	83	12	29	15	1
				Upper Middle	82	10	20	7	5
				Upper	197	19	32	14	8
				No Data	16	1	8	4	1
			Unknown	Low	108	26	79	25	13
				Moderate	693	111	237	102	41
				Middle	676	122	187	109	30
				Upper Middle	680	111	165	83	20
				Upper	2041	304	422	321	52
				No Data	274	61	83	88	20
SPRINGFIELD, MA	MA		Asian	Low	17	2	7	4	1
				Moderate	64	7	10	7	.
				Middle	34	5	6	1	.
				Upper Middle	15	2	3	2	1
				Upper	69	13	12	15	.
				No Data	13	1	5	2	.
			Black	Low	48	11	33	14	.
				Moderate	179	37	93	31	3
				Middle	115	18	27	18	4
				Upper Middle	99	9	19	10	4
				Upper	171	23	55	32	2
				No Data	30	3	13	13	.

			White Non-Hispanic	Low	485	53	168	55	11
				Moderate	1911	161	297	185	20
				Middle	1267	131	158	142	19
				Upper Middle	938	91	117	84	20
				Upper	2691	199	253	229	35
				No Data	258	23	54	24	2
			Hispanic	Low	174	18	44	23	4
				Moderate	431	51	102	41	8
				Middle	167	16	53	22	5
				Upper Middle	110	15	15	13	8
				Upper	152	21	31	25	2
				No Data	65	11	26	20	.
			Other	Low	19	3	9	1	2
				Moderate	64	10	24	9	.
				Middle	50	4	10	8	2
				Upper Middle	27	5	7	.	2
				Upper	90	8	10	9	2
				No Data	4	2	4	2	.
			Unknown	Low	111	30	78	16	6
				Moderate	398	107	122	51	10
				Middle	314	79	84	35	12
				Upper Middle	224	48	52	25	4
				Upper	606	96	119	66	20
				No Data	164	24	37	21	34
WORCESTER, MA	MA		Asian	Low	10	2	8	2	1
				Moderate	88	12	17	11	1
				Middle	96	3	16	5	.
				Upper Middle	140	15	6	17	2
				Upper	349	37	36	47	7
				No Data	28	4	3	15	4
			Black	Low	34	6	20	3	2
				Moderate	158	28	43	20	12
				Middle	172	16	40	31	1
				Upper Middle	112	17	38	11	6
				Upper	150	12	34	22	1
				No Data	34	2	7	13	2
			White Non-Hispanic	Low	446	44	116	67	13
				Moderate	2222	178	353	197	54
				Middle	1790	135	243	136	22
				Upper Middle	1701	151	179	126	21
				Upper	4095	347	385	351	65
				No Data	397	43	72	73	13
			Hispanic	Low	53	10	36	14	3
				Moderate	326	39	114	37	9
				Middle	273	30	74	28	10
				Upper Middle	186	14	33	26	2
				Upper	250	39	66	31	.
				No Data	75	7	16	12	5

			Other	Low	6	3	9	1	2
				Moderate	42	3	22	7	2
				Middle	55	4	18	6	.
				Upper Middle	45	2	17	3	2
				Upper	122	12	17	15	1
				No Data	13	1	2	2	1
			Unknown	Low	122	22	68	22	22
				Moderate	699	96	190	87	37
				Middle	552	96	122	63	33
				Upper Middle	515	81	95	57	25
				Upper	1341	205	223	159	46
				No Data	205	29	46	95	44
NA	CT		Asian	Not in MSA	85	10	14	17	2
			Black	Not in MSA	66	14	40	27	1
			White Non-Hispanic	Not in MSA	4559	460	831	452	114
			Hispanic	Not in MSA	280	33	85	41	15
			Other	Not in MSA	77	11	29	17	3
			Unknown	Not in MSA	1352	304	360	370	87
	ME		Asian	Not in MSA	17	3	4	2	1
			Black	Not in MSA	21	1	13	1	2
			White Non-Hispanic	Not in MSA	5343	340	1257	444	112
			Hispanic	Not in MSA	67	4	9	11	2
			Other	Not in MSA	79	9	75	8	11
			Unknown	Not in MSA	1246	146	441	222	75
	MA		Asian	Not in MSA	10	2	10	4	2
			Black	Not in MSA	42	13	25	12	2
			White Non-Hispanic	Not in MSA	825	81	161	123	30
			Hispanic	Not in MSA	38	7	17	7	4
			Other	Not in MSA	25	2	12	2	.
			Unknown	Not in MSA	299	105	82	111	33
	NH		Asian	Not in MSA	83	13	19	13	2
			Black	Not in MSA	24	1	13	5	.
			White Non-Hispanic	Not in MSA	6566	616	1407	680	135
			Hispanic	Not in MSA	91	12	29	15	2
			Other	Not in MSA	82	13	39	16	7
			Unknown	Not in MSA	1909	295	500	385	92
	RI		Asian	Not in MSA	.	.	1	.	.
			Black	Not in MSA	2	.	1	1	.
			White Non-Hispanic	Not in MSA	46	.	7	3	1
			Hispanic	Not in MSA	2	.	5	1	.
			Other	Not in MSA	1	.	1	.	1
			Unknown	Not in MSA	9	.	9	8	3
	VT		Asian	Not in MSA	33	1	3	3	.
			Black	Not in MSA	8	6	3	1	1
			White Non-Hispanic	Not in MSA	4121	343	749	346	89
			Hispanic	Not in MSA	76	4	15	9	2
			Other	Not in MSA	59	8	21	3	3
			Unknown	Not in MSA	1246	206	334	197	46

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

MSA Detail: Applications and Actions by Race/Ethnicity (Summary) and Income Level

Loan Purpose Home Improvement					Application Outcome				
					Originated	Approved- not	Denied	Withdrawn	Incomplete
					N	N	N	N	N
MSA	State	Metro Division	Race/Ethnicity (Summary)	Income Level					
BANGOR, ME	ME		Asian	Moderate	1	.	.	.	.
				Upper Middle	.	.	1	.	.
				Upper	1	1	.	.	.
			Black	Upper	3	.	.	.	.
				Low	41	7	62	6	.
				Moderate	143	15	95	12	7
			White Non-Hispanic	Middle	75	6	50	8	.
				Upper Middle	86	5	24	6	.
				Upper	226	21	72	30	5
				No Data	28	.	3	1	.
			Hispanic	Low	.	.	3	.	.
				Moderate	1	.	.	1	.
				Upper Middle	.	.	1	.	.
				Upper	.	2	.	.	.
				No Data	1	.	.	.	.
			Other	Low	1	.	7	.	.
				Moderate	2	.	1	.	.
				Middle	2	.	.	.	.
				Upper Middle	2	.	1	1	.
				Upper	5	1	5	.	.
			Unknown	Low	2	.	12	3	2
				Moderate	12	.	34	9	3
				Middle	4	2	14	2	1
				Upper Middle	9	5	13	3	.
				Upper	12	10	32	6	6
				No Data	5	.	4	2	1
BARNSTABLE TOWN, MA	MA		Asian	Low	.	.	1	.	.
				Moderate	1	1	1	.	.
				Middle	.	.	1	.	.
				Upper	4	1	1	.	.
			Black	Low	5	1	6	.	.
				Moderate	7	.	5	.	.
				Middle	2	.	5	.	1
				Upper Middle	4	.	2	.	.
				Upper	2	.	2	3	.
				No Data	1	.	1	.	.

			White Non-Hispanic	Low	110	23	74	14	.
				Moderate	222	30	101	28	6
				Middle	182	24	76	24	8
				Upper Middle	134	23	66	20	6
				Upper	422	65	122	73	10
				No Data	22	3	9	3	1
			Hispanic	Low	.	1	5	.	.
				Moderate	2	2	12	1	1
				Middle	3	1	4	3	.
				Upper Middle	5	.	3	3	.
				Upper	12	1	6	4	1
				No Data	1	.	.	.	1
			Other	Low	1	.	3	.	.
				Moderate	6	1	2	.	.
				Middle	4	2	2	.	.
				Upper Middle	2	.	2	1	.
				Upper	8	.	2	1	.
				No Data	14	8	28	6	1
			Unknown	Low	38	14	40	15	4
				Moderate	34	13	24	10	4
				Middle	24	4	17	7	.
				Upper Middle	123	15	43	26	4
				Upper	16	.	3	4	.
				No Data	7	9	14	4	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	Moderate	35	11	33	9	1
				Middle	18	6	9	4	1
				Upper Middle	24	7	13	1	.
				Upper	39	15	33	4	1
				No Data	6	.	3	1	.
				Low	90	26	182	16	1
			Black	Moderate	219	50	220	58	7
				Middle	106	30	131	36	3
				Upper Middle	84	23	82	29	3
				Upper	149	27	129	44	5
				No Data	15	1	15	3	.
				Low	298	77	357	46	9
			White Non-Hispanic	Moderate	953	184	544	192	38
				Middle	750	121	279	136	23
				Upper Middle	653	74	218	113	26
				Upper	1757	253	490	222	58
				No Data	128	8	57	21	.
				Low	35	8	67	4	1
			Hispanic	Moderate	64	13	75	19	5
				Middle	58	8	43	10	4
				Upper Middle	40	5	26	13	2
				Upper	65	14	47	17	2
				No Data	15	1	9	1	.

			Other	Low	11	5	27	9	.
				Moderate	33	5	57	4	1
				Middle	41	8	13	9	1
				Upper Middle	27	6	18	8	1
				Upper	57	14	22	11	5
				No Data	5	.	4	.	.
			Unknown	Low	88	22	185	37	7
				Moderate	266	84	300	109	21
				Middle	225	65	148	80	12
				Upper Middle	198	40	89	44	13
				Upper	443	129	234	101	26
				No Data	40	10	35	21	2
		CAMBRIDGE-NEWTON- FRAMINGHAM, MA	Asian	Low	20	7	36	7	2
				Moderate	31	8	33	8	3
				Middle	21	3	17	1	.
				Upper Middle	20	6	12	3	1
				Upper	35	14	19	6	5
				No Data	9	.	.	2	.
			Black	Low	18	1	28	3	.
				Moderate	33	6	45	10	.
				Middle	32	7	27	11	.
				Upper Middle	14	1	13	3	.
				Upper	23	7	16	5	1
				No Data	4	.	3	3	.
			White Non-Hispanic	Low	399	68	339	85	12
				Moderate	890	141	372	132	27
				Middle	587	95	221	92	34
				Upper Middle	531	86	145	60	15
				Upper	925	158	267	103	35
				No Data	110	5	33	9	.
			Hispanic	Low	16	5	40	9	.
				Moderate	50	13	40	11	5
				Middle	25	4	19	7	.
				Upper Middle	28	6	11	7	1
				Upper	27	3	13	10	2
				No Data	5	.	2	.	.
			Other	Low	14	1	16	2	.
				Moderate	17	3	21	3	.
				Middle	8	4	10	2	.
				Upper Middle	14	4	11	1	.
				Upper	34	4	12	3	.
				No Data	1	.	2	1	.
			Unknown	Low	90	23	141	36	5
				Moderate	209	56	175	64	16
				Middle	121	44	86	31	9
				Upper Middle	123	26	56	33	9
				Upper	257	70	125	51	14
				No Data	35	1	19	7	2

		ESSEX COUNTY, MA	Asian	Low	.	.	8	1	.
				Moderate	8	4	18	2	.
				Middle	11	.	7	3	.
				Upper Middle	5	.	1	1	.
				Upper	16	2	9	3	1
				No Data	.	2	.	.	.
			Black	Low	6	1	15	.	.
				Moderate	16	6	24	5	.
				Middle	3	7	13	4	.
				Upper Middle	7	3	5	2	.
				Upper	17	3	24	3	.
				No Data	2	.	1	.	.
			White Non-Hispanic	Low	163	29	139	37	2
				Moderate	482	80	234	96	29
				Middle	330	66	108	52	6
				Upper Middle	305	42	132	57	19
				Upper	716	116	203	138	22
				No Data	62	5	27	9	.
			Hispanic	Low	23	7	55	4	1
				Moderate	68	16	62	23	5
				Middle	49	7	37	13	.
				Upper Middle	33	6	35	3	.
				Upper	32	14	36	14	2
				No Data	9	1	3	3	.
			Other	Low	7	3	20	1	.
				Moderate	15	3	33	6	.
				Middle	8	2	14	3	.
				Upper Middle	9	2	4	1	1
				Upper	13	7	12	2	1
				No Data	2	.	.	.	.
			Unknown	Low	32	7	58	21	5
				Moderate	81	28	103	46	6
				Middle	62	26	60	22	2
				Upper Middle	73	11	61	21	5
				Upper	160	44	81	49	16
				No Data	35	.	14	3	.
	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Asian	Low	1	.	3	.	1
				Moderate	2	1	4	1	.
				Middle	2	1	1	.	.
				Upper Middle	2	.	2	.	.
				Upper	5	.	3	.	.
				No Data	.	.	.	.	.
			Black	Low	1	1	2	.	.
				Moderate	2	.	2	1	.
				Middle	.	.	3	.	.
				Upper Middle	.	.	1	.	.
				Upper	6	.	6	.	1
				No Data	1	.	.	.	.

			White Non-Hispanic	Low	201	41	217	38	8
				Moderate	469	86	292	80	11
				Middle	347	55	160	71	13
				Upper Middle	294	46	113	50	9
				Upper	559	82	214	106	13
				No Data	29	4	23	2	1
			Hispanic	Low	3	.	1	.	.
				Moderate	4	3	8	3	1
				Middle	6	.	4	3	.
				Upper Middle	4	1	6	2	.
				Upper	11	3	4	2	1
			Other	Low	2	1	5	.	1
				Moderate	10	1	7	1	.
				Middle	8	1	3	.	2
				Upper Middle	5	.	6	.	.
				Upper	13	.	4	2	1
				No Data	.	.	1	1	.
			Unknown	Low	23	7	71	19	6
				Moderate	73	16	91	36	11
				Middle	67	17	48	20	12
				Upper Middle	56	14	26	18	10
				Upper	111	32	89	43	16
				No Data	12	1	11	4	.
BRIDGEPORT- STAMFORD- NORWALK, CT	CT		Asian	Low	5	2	7	.	.
				Moderate	11	7	15	2	1
				Middle	7	3	2	1	.
				Upper Middle	9	4	7	2	.
				Upper	10	3	6	6	.
				No Data	2	1	.	.	.
			Black	Low	62	11	89	9	6
				Moderate	92	25	137	19	5
				Middle	24	5	27	6	.
				Upper Middle	18	3	15	5	.
				Upper	24	8	31	9	2
				No Data	4	1	3	.	.
			White Non-Hispanic	Low	167	44	144	29	12
				Moderate	370	75	197	42	17
				Middle	227	51	101	24	6
				Upper Middle	207	33	75	29	11
				Upper	737	129	196	79	40
				No Data	41	3	15	8	.
			Hispanic	Low	41	12	98	19	4
				Moderate	81	20	91	24	4
				Middle	40	7	37	4	5
				Upper Middle	22	14	19	6	1
				Upper	37	5	24	9	4
				No Data	7	.	4	2	.

			Other	Low	8	5	20	2	1
				Moderate	24	6	22	9	2
				Middle	15	4	10	.	.
				Upper Middle	17	6	7	2	1
				Upper	21	8	8	3	2
				No Data	2	.	5	.	.
			Unknown	Low	51	15	132	27	9
				Moderate	116	38	147	45	20
				Middle	90	20	60	23	11
				Upper Middle	59	8	41	25	14
				Upper	221	61	116	54	22
				No Data	25	3	16	13	3
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	Low	.	1	1	.	.
				Moderate	.	1	1	.	.
				Middle	.	.	.	1	1
				Upper	2	.	.	1	.
				No Data	2	.	.	.	.
			Black	Middle	.	.	1	.	.
				Upper Middle	1	.	.	.	.
				Upper	1	.	.	.	.
			White Non-Hispanic	Low	87	15	51	5	1
				Moderate	145	17	55	13	4
				Middle	67	17	33	17	4
				Upper Middle	52	15	24	7	1
				Upper	112	18	34	16	10
				No Data	12	1	6	.	.
			Hispanic	Low	1	.	.	.	.
				Moderate	3	.	.	.	.
				Middle	1	.	.	.	.
				Upper Middle	1	.	.	.	.
				Upper	.	.	1	.	.
			Other	Low	1	1	1	.	.
				Moderate	4	1	3	1	.
				Middle	.	.	.	.	1
				Upper Middle	1	1	2	.	.
				Upper	2	1	.	2	.
			Unknown	Low	12	.	15	2	.
				Moderate	26	5	15	13	4
				Middle	28	1	10	7	5
				Upper Middle	9	2	8	15	3
				Upper	25	5	17	9	5
				No Data	7	2	.	2	.
				Not in MSA	1	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	Low	5	1	10	7	.
				Moderate	22	2	14	11	.
				Middle	16	2	6	.	1
				Upper Middle	10	3	7	3	1
				Upper	16	9	6	3	1
				No Data	1	.	.	.	.

			Black	Low	69	21	100	15	2
				Moderate	119	37	153	31	2
				Middle	75	11	68	14	.
				Upper Middle	36	7	31	15	1
				Upper	41	10	43	7	2
				No Data	10	.	4	3	.
			White Non-Hispanic	Low	365	69	309	69	21
				Moderate	894	155	461	136	26
				Middle	716	89	253	92	29
				Upper Middle	547	63	153	67	15
				Upper	1263	185	302	151	32
				No Data	71	2	44	8	1
			Hispanic	Low	40	8	64	14	.
				Moderate	90	28	101	21	6
				Middle	46	9	43	9	.
				Upper Middle	33	6	17	8	.
				Upper	43	5	19	7	3
				No Data	4	.	10	.	.
			Other	Low	12	2	32	5	.
				Moderate	25	5	33	10	3
				Middle	21	3	12	7	.
				Upper Middle	16	2	5	1	.
				Upper	39	2	21	3	.
				No Data	92	23	168	45	12
			Unknown	Moderate	210	57	230	88	36
				Middle	172	42	102	58	13
				Upper Middle	142	35	83	34	15
				Upper	287	70	153	69	26
				No Data	16	2	17	12	1
LEWISTON-AUBURN, ME	ME		Asian	Low	.	.	1	.	.
				Moderate	1	.	.	.	.
				Upper Middle	.	.	1	.	.
			Black	Middle	.	.	.	2	.
				Upper	2	.	.	.	.
				No Data	38	4	26	2	.
			White Non-Hispanic	Moderate	83	16	56	11	3
				Middle	74	5	36	14	2
				Upper Middle	60	6	23	16	4
				Upper	179	22	46	15	4
				No Data	12	.	6	.	.
			Hispanic	Upper Middle	1	.	.	.	.
				Upper	4	1	.	1	.
			Other	Low	1	.	3	.	.
				Moderate	1	.	.	2	.
				Middle	2	1	1	.	.
				Upper Middle	1	.	.	.	.
				Upper	5	.	2	1	.

			Unknown	Low	4	3	5	1	.
				Moderate	5	3	15	7	4
				Middle	2	1	17	5	1
				Upper Middle	10	1	5	2	1
				Upper	17	3	14	11	5
				No Data	3	.	1	.	.
MANCHESTER-NASHUA, NH	NH		Asian	Low	4	.	3	1	.
				Moderate	3	2	6	.	.
				Middle	.	.	4	.	.
				Upper Middle	7	1	1	1	1
				Upper	2	1	.	5	.
				No Data	.	.	3	.	.
			Black	Low	3	1	14	.	.
				Moderate	4	2	9	.	.
				Middle	1	1	1	2	.
				Upper Middle	1	.	2	.	.
				Upper	5	.	1	2	.
				No Data	.	.	.	.	.
			White Non-Hispanic	Low	168	30	211	22	4
				Moderate	384	72	232	57	14
				Middle	285	65	148	54	9
				Upper Middle	207	43	82	44	9
				Upper	468	80	148	68	22
				No Data	30	2	28	4	2
			Hispanic	Low	5	1	12	3	.
				Moderate	10	3	13	6	.
				Middle	11	2	6	1	1
				Upper Middle	4	1	4	1	.
				Upper	7	1	1	.	.
				No Data	2	1	3	.	1
			Other	Low	2	1	11	.	.
				Moderate	10	3	6	.	.
				Middle	8	2	5	.	.
				Upper Middle	5	.	5	1	.
				Upper	15	1	.	1	2
				No Data	2	.	1	.	.
			Unknown	Low	16	4	52	19	2
				Moderate	85	15	76	25	11
				Middle	50	8	48	17	6
				Upper Middle	54	13	22	21	5
				Upper	86	27	59	36	18
				No Data	14	.	10	2	.
NEW HAVEN-MILFORD, CT	CT		Asian	Low	.	.	4	1	.
				Moderate	7	4	9	2	.
				Middle	9	6	1	1	1
				Upper Middle	5	2	1	.	.
				Upper	19	3	7	2	1
				No Data	.	.	1	.	.

			Black	Low	34	14	76	15	2
				Moderate	117	18	111	19	3
				Middle	37	10	54	5	1
				Upper Middle	42	6	37	7	1
				Upper	48	7	56	7	2
				No Data	2	1	6	1	.
			White Non-Hispanic	Low	198	26	194	30	13
				Moderate	560	95	348	87	24
				Middle	418	67	207	63	28
				Upper Middle	369	56	157	58	16
				Upper	955	128	288	101	35
				No Data	50	5	24	7	2
			Hispanic	Low	32	8	74	14	2
				Moderate	53	17	84	14	7
				Middle	31	9	39	14	1
				Upper Middle	18	3	24	5	2
				Upper	44	9	39	8	2
				No Data	5	2	8	.	1
			Other	Low	6	3	18	5	.
				Moderate	33	5	28	2	.
				Middle	13	3	15	3	1
				Upper Middle	7	1	5	1	.
				Upper	32	6	19	1	1
				No Data	.	2	.	.	.
			Unknown	Low	51	11	108	25	9
				Moderate	143	46	183	79	28
				Middle	105	31	92	34	9
				Upper Middle	93	26	74	36	7
				Upper	184	66	147	58	10
				No Data	25	2	14	15	.
NORWICH-NEW LONDON, CT	CT		Asian	Low	3	.	2	1	.
				Moderate	3	2	7	.	.
				Middle	1	1	1	.	.
				Upper Middle	1	.	2	1	.
				Upper	9	1	2	3	.
				No Data	1	.	.	.	.
			Black	Low	11	1	10	.	.
				Moderate	18	7	18	2	1
				Middle	12	3	6	.	.
				Upper Middle	1	.	2	.	.
				Upper	12	2	8	.	.
				No Data	1	.	.	.	.
			White Non-Hispanic	Low	126	17	103	24	2
				Moderate	441	35	177	64	5
				Middle	304	30	91	36	3
				Upper Middle	249	20	54	26	6
				Upper	604	59	122	46	13
				No Data	47	1	6	2	.

			Hispanic	Low	6	.	18	2	.
				Moderate	20	5	21	2	.
				Middle	8	4	8	2	.
				Upper Middle	7	.	2	3	1
				Upper	13	1	8	4	.
				No Data	1	.	.	.	.
			Other	Low	2	1	9	2	.
				Moderate	12	1	12	7	.
				Middle	12	.	2	.	.
				Upper Middle	12	3	6	1	.
				Upper	23	2	17	1	.
				No Data	.	2	.	.	.
			Unknown	Low	21	1	36	13	4
				Moderate	63	15	65	24	5
				Middle	51	14	25	13	5
				Upper Middle	41	11	25	13	5
				Upper	115	18	42	37	3
				No Data	6	1	5	.	2
PITTSFIELD, MA	MA		Asian	Moderate	.	.	1	.	.
				Middle	.	.	1	.	.
				Upper Middle	.	1	.	.	.
			Black	Low	2	.	2	1	.
				Moderate	2	.	2	.	.
				Upper Middle	.	.	1	.	.
				Upper	.	1	.	.	.
			White Non-Hispanic	Low	67	10	43	8	.
				Moderate	113	24	62	21	2
				Middle	64	7	28	13	3
				Upper Middle	73	3	17	10	1
				Upper	177	22	37	19	6
				No Data	17	2	15	2	.
			Hispanic	Low	.	.	.	1	.
				Moderate	1	.	4	1	.
				Middle	.	.	1	.	.
				Upper Middle	.	1	.	.	.
				Upper	1	.	2	.	.
				No Data	.	.	1	.	.
			Other	Low	.	.	1	.	1
				Moderate	1	.	4	.	.
				Middle	1	.	.	.	.
				Upper Middle	1	.	3	.	.
				Upper	1	.	1	.	.
			Unknown	Low	5	1	19	1	.
				Moderate	17	3	13	7	.
				Middle	9	2	10	5	1
				Upper Middle	10	3	6	1	3
				Upper	32	4	14	2	1
				No Data	8	.	4	3	.

PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	Low	2	.	1	1	.
				Moderate	3	1	3	.	.
				Middle	4	1	2	.	.
				Upper Middle	3	1	.	1	.
				Upper	3	1	2	.	.
			Black	Low	2	.	1	.	.
				Moderate	5	.	4	.	.
				Middle	2	.	1	.	1
				Upper	6	1	.	.	.
			White Non-Hispanic	Low	195	25	150	32	2
				Moderate	505	51	256	92	13
				Middle	328	45	138	71	14
				Upper Middle	286	51	119	67	8
				Upper	856	107	197	117	16
				No Data	59	3	12	3	.
			Hispanic	Low	1	.	1	1	.
				Moderate	4	1	3	1	.
				Middle	3	.	3	2	.
				Upper Middle	1	1	4	.	.
				Upper	5	2	5	2	.
				No Data	2	.	.	.	.
			Other	Low	5	1	4	.	.
				Moderate	2	.	2	.	.
				Middle	5	.	4	2	.
				Upper Middle	6	.	4	1	1
				Upper	13	2	10	4	.
				No Data	.	.	.	1	.
			Unknown	Low	56	11	49	13	1
				Moderate	177	22	77	40	10
				Middle	152	12	49	34	6
				Upper Middle	156	9	39	23	9
				Upper	427	35	81	50	23
				No Data	26	1	7	8	.
PROVIDENCE- NEW BEDFORD- FALL RIVER, RI- MA	MA		Asian	Low	.	.	3	.	.
				Moderate	3	.	2	2	.
				Middle	3	.	1	3	.
				Upper Middle	5	.	3	1	.
				Upper	8	1	1	.	.
				No Data	1	.	.	.	.
			Black	Low	7	.	7	.	.
				Moderate	11	2	21	3	.
				Middle	10	3	4	3	.
				Upper Middle	8	.	6	4	.
				Upper	16	1	12	3	.
				No Data	.	.	3	.	.
			White Non-Hispanic	Low	184	25	133	29	10
				Moderate	443	65	225	69	13
				Middle	402	52	137	58	10
				Upper Middle	353	42	114	68	11
				Upper	985	139	246	143	29
				No Data	78	6	27	14	1

			Hispanic	Low	3	.	10	2	.
				Moderate	18	3	8	2	1
				Middle	11	6	9	2	1
				Upper Middle	6	.	11	1	1
				Upper	30	8	11	6	1
				No Data	1	.	1	.	.
			Other	Low	2	.	4	1	.
				Moderate	7	3	9	.	.
				Middle	6	1	5	3	.
				Upper Middle	11	2	5	1	1
				Upper	11	1	14	6	1
				No Data	2	.	2	.	.
			Unknown	Low	14	6	24	3	4
				Moderate	69	21	67	24	3
				Middle	77	10	57	26	3
				Upper Middle	62	11	41	20	2
				Upper	165	40	102	44	11
				No Data	11	3	8	5	.
	RI		Asian	Low	8	2	13	.	1
				Moderate	17	3	20	3	.
				Middle	13	2	7	4	.
				Upper Middle	9	1	8	2	1
				Upper	33	5	8	1	3
				No Data	5	1	3	.	.
			Black	Low	22	5	41	2	.
				Moderate	45	13	68	10	4
				Middle	39	6	21	7	.
				Upper Middle	21	4	20	12	.
				Upper	49	9	27	15	3
				No Data	7	.	13	7	1
			White Non-Hispanic	Low	341	53	342	47	11
				Moderate	1016	134	531	126	35
				Middle	791	89	303	112	37
				Upper Middle	722	67	236	120	14
				Upper	1964	209	520	224	63
				No Data	113	6	59	22	.
			Hispanic	Low	28	14	88	10	2
				Moderate	134	28	122	24	2
				Middle	71	9	49	15	3
				Upper Middle	50	5	26	12	.
				Upper	73	8	41	13	4
				No Data	18	.	7	5	.
			Other	Low	14	3	34	2	.
				Moderate	61	10	52	2	1
				Middle	23	4	25	5	1
				Upper Middle	32	4	17	1	.
				Upper	61	8	25	4	1
				No Data	.	.	2	2	.

			Unknown	Low	95	18	171	20	13
				Moderate	277	74	243	93	31
				Middle	226	42	153	66	16
				Upper Middle	149	38	113	53	23
				Upper	449	104	203	114	45
				No Data	38	2	34	20	1
SPRINGFIELD, MA	MA		Asian	Low	2	1	10	.	1
				Moderate	4	2	9	1	.
				Middle	7	2	5	.	.
				Upper Middle	5	.	3	.	1
				Upper	5	2	5	1	.
				No Data	.	.	1	.	.
			Black	Low	23	4	49	4	1
				Moderate	40	7	61	8	.
				Middle	27	4	28	3	1
				Upper Middle	13	1	13	2	3
				Upper	25	1	8	8	4
				No Data	3	.	5	.	.
			White Non-Hispanic	Low	196	28	270	26	7
				Moderate	502	79	313	92	28
				Middle	400	64	179	60	10
				Upper Middle	290	58	126	44	14
				Upper	768	101	195	114	30
				No Data	57	5	56	8	1
			Hispanic	Low	46	10	154	6	2
				Moderate	71	13	86	10	2
				Middle	34	6	34	7	1
				Upper Middle	23	1	18	2	1
				Upper	25	6	21	5	3
				No Data	10	.	13	1	.
			Other	Low	14	7	74	2	.
				Moderate	26	1	32	1	1
				Middle	14	4	18	1	1
				Upper Middle	10	3	8	4	1
				Upper	23	4	15	5	3
				No Data	1	.	8	.	1
			Unknown	Low	38	10	107	12	2
				Moderate	111	37	131	31	9
				Middle	78	22	68	23	3
				Upper Middle	59	13	43	16	3
				Upper	120	27	95	47	8
				No Data	30	3	18	3	.
WORCESTER, MA	MA		Asian	Low	8	.	9	3	2
				Moderate	11	6	19	7	.
				Middle	6	5	5	4	.
				Upper Middle	10	2	9	1	1
				Upper	11	3	2	1	2
				No Data	.	.	2	1	.

			Black	Low	3	.	16	1	.
				Moderate	19	5	27	8	2
				Middle	18	3	12	6	.
				Upper Middle	5	2	9	3	.
				Upper	8	.	12	3	1
				No Data	4	1	2	4	.
			White Non-Hispanic	Low	272	21	200	38	22
				Moderate	743	79	327	110	74
				Middle	502	62	176	73	46
				Upper Middle	440	50	136	56	27
				Upper	947	114	238	116	50
				No Data	60	.	40	4	3
			Hispanic	Low	7	3	29	4	1
				Moderate	51	7	50	14	2
				Middle	37	5	20	4	1
				Upper Middle	16	3	17	6	1
				Upper	27	6	23	10	1
				No Data	5	.	3	.	.
			Other	Low	3	3	6	2	.
				Moderate	18	5	23	5	.
				Middle	11	1	13	.	2
				Upper Middle	5	2	4	1	.
				Upper	24	2	12	1	2
				No Data	1	.	1	.	.
			Unknown	Low	51	9	59	18	6
				Moderate	155	34	121	47	17
				Middle	107	31	65	36	12
				Upper Middle	90	25	47	23	7
				Upper	252	62	114	57	16
				No Data	27	1	24	3	2
NA	CT		Asian	Not in MSA	9	5	6	1	.
			Black	Not in MSA	15	2	27	3	.
			White Non-Hispanic	Not in MSA	1420	195	679	225	37
			Hispanic	Not in MSA	25	9	50	9	4
			Other	Not in MSA	45	5	25	5	.
			Unknown	Not in MSA	282	72	291	135	37
	ME		Asian	Not in MSA	3	.	2	.	.
			Black	Not in MSA	5	.	5	1	.
			White Non-Hispanic	Not in MSA	1751	227	1147	277	39
			Hispanic	Not in MSA	19	2	13	2	.
			Other	Not in MSA	22	8	20	5	.
			Unknown	Not in MSA	215	60	330	124	30
	MA		Asian	Not in MSA	1	.	.	.	.
			Black	Not in MSA	5	.	5	.	1
			White Non-Hispanic	Not in MSA	89	12	27	19	3
			Hispanic	Not in MSA	3	.	1	4	.
			Other	Not in MSA	4	.	1	2	.
			Unknown	Not in MSA	24	4	22	7	3

	NH		Asian	Not in MSA	1	.	6	.	.
			Black	Not in MSA	9	2	10	2	.
			White Non-Hispanic	Not in MSA	2008	337	1209	387	61
			Hispanic	Not in MSA	24	4	18	4	.
			Other	Not in MSA	29	6	20	4	2
			Unknown	Not in MSA	378	89	362	158	57
	RI		White Non-Hispanic	Not in MSA	4	.	1	3	.
			Unknown	Not in MSA	1	1	1	2	.
	VT		Asian	Not in MSA	.	.	2	.	1
			Black	Not in MSA	2	1	2	.	.
			White Non-Hispanic	Not in MSA	1077	153	484	153	53
			Hispanic	Not in MSA	9	.	3	.	.
			Other	Not in MSA	10	3	9	5	1
			Unknown	Not in MSA	211	48	177	68	41

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

MSA Detail: Applications and Actions by Race/Ethnicity (Summary) and Income Level

Loan Purpose Refinancing					Application Outcome				
					Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
					N	N	N	N	N
MSA	State	Metro Division	Race/Ethnicity (Summary)	Income Level					
BANGOR, ME	ME		Asian	Moderate	1	.	.	.	.
				Middle	.	.	.	.	1
				Upper Middle	.	.	.	1	.
				Upper	7	2	1	1	.
				No Data	1	.	.	.	.
			Black	Low	1	.	.	3	.
				Moderate	5	1	.	2	.
				Upper Middle	2	.	1	.	.
				Upper	3	.	2	3	1
				No Data	.	.	2	.	.
			White Non-Hispanic	Low	139	46	170	38	5
				Moderate	472	79	278	152	10
				Middle	302	39	144	106	9
				Upper Middle	310	48	135	122	12
				Upper	999	98	326	328	48
				No Data	153	19	42	13	.

			Hispanic	Low	1	.	.	3	.
				Moderate	5	2	1	2	.
				Middle	3	1	1	2	1
				Upper Middle	4	1	1	2	1
				Upper	7	3	4	.	.
				No Data	1	.	1	.	.
			Other	Low	1	2	2	1	.
				Moderate	1	3	11	.	.
				Middle	2	.	6	1	1
				Upper Middle	5	2	2	3	.
				Upper	16	1	10	6	1
				No Data	2	1	10	.	1
			Unknown	Low	32	10	62	38	4
				Moderate	101	37	146	109	21
				Middle	87	19	66	78	9
				Upper Middle	86	20	65	58	6
				Upper	242	52	122	180	31
				No Data	42	8	28	18	7
BARNSTABLE TOWN, MA	MA		Asian	Low	1	.	2	2	.
				Moderate	6	1	2	3	.
				Middle	3	1	5	1	2
				Upper Middle	3	.	1	2	1
				Upper	24	5	4	13	1
				No Data	2	2	.	2	.
			Black	Low	10	2	2	6	1
				Moderate	39	3	15	23	2
				Middle	26	1	1	6	3
				Upper Middle	8	3	5	7	1
				Upper	41	8	15	27	4
				No Data	7	1	2	1	2
			White Non-Hispanic	Low	420	50	148	127	17
				Moderate	1281	140	268	326	55
				Middle	1058	95	201	317	43
				Upper Middle	972	84	156	247	31
				Upper	3515	308	572	847	148
				No Data	550	40	60	52	11
			Hispanic	Low	9	3	5	2	.
				Moderate	35	5	21	13	2
				Middle	37	8	16	8	4
				Upper Middle	22	7	10	17	1
				Upper	77	9	21	27	8
				No Data	9	2	3	2	.
			Other	Low	10	.	1	3	.
				Moderate	25	3	18	3	3
				Middle	15	4	6	3	1
				Upper Middle	10	1	2	.	1
				Upper	58	8	13	19	12
				No Data	3	1	1	.	1

			Unknown	Low	150	34	95	120	13
				Moderate	448	98	205	286	38
				Middle	381	52	140	254	31
				Upper Middle	343	45	107	174	30
				Upper	1248	211	341	614	104
				No Data	187	23	58	69	23
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	Low	77	15	35	17	2
				Moderate	277	53	74	55	15
				Middle	245	40	52	40	9
				Upper Middle	216	21	39	42	22
				Upper	626	75	131	120	42
				No Data	98	10	32	12	2
			Black	Low	403	85	282	138	27
				Moderate	1200	233	609	433	107
				Middle	846	160	350	262	52
				Upper Middle	660	115	253	187	46
				Upper	981	191	462	452	178
				No Data	214	33	75	34	15
			White Non-Hispanic	Low	2056	229	866	634	104
				Moderate	7380	790	1770	1928	476
				Middle	5475	542	1074	1219	338
				Upper Middle	4776	465	913	1053	332
				Upper	13817	1273	2347	3030	1000
				No Data	1576	170	324	196	37
			Hispanic	Low	110	34	99	55	14
				Moderate	529	93	239	151	44
				Middle	404	77	152	123	44
				Upper Middle	326	65	107	102	36
				Upper	589	95	236	216	108
				No Data	154	29	38	27	3
			Other	Low	49	16	51	27	5
				Moderate	187	37	115	51	27
				Middle	122	29	70	55	23
				Upper Middle	156	29	62	59	15
				Upper	366	56	159	100	63
				No Data	36	5	19	10	2
			Unknown	Low	881	194	778	658	169
				Moderate	3325	640	1751	1931	700
				Middle	2449	421	946	1151	404
				Upper Middle	2020	339	753	905	335
				Upper	5488	903	1872	2411	1186
				No Data	906	172	331	378	95
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	Low	148	24	81	42	6
				Moderate	431	69	126	89	19
				Middle	435	39	65	66	14
				Upper Middle	344	32	47	56	3
				Upper	809	85	112	106	27
				No Data	102	13	31	7	3

			Black	Low	91	24	72	26	9
				Moderate	268	40	132	79	30
				Middle	170	36	74	55	9
				Upper Middle	90	23	54	40	9
				Upper	145	33	94	61	22
				No Data	52	9	21	10	1
			White Non-Hispanic	Low	2389	236	803	625	118
				Moderate	6182	614	1300	1355	325
				Middle	4366	398	773	843	230
				Upper Middle	3555	338	543	662	195
				Upper	9091	735	1221	1362	399
				No Data	1258	123	213	158	27
			Hispanic	Low	138	28	95	59	30
				Moderate	384	64	190	134	83
				Middle	295	42	95	71	46
				Upper Middle	149	24	56	63	38
				Upper	260	33	93	117	100
				No Data	77	16	30	16	2
			Other	Low	50	9	40	20	5
				Moderate	138	22	75	64	17
				Middle	109	13	42	32	11
				Upper Middle	100	16	38	29	8
				Upper	288	35	67	75	29
				No Data	26	5	13	.	5
			Unknown	Low	884	162	654	722	185
				Moderate	2510	432	1084	1465	475
				Middle	1710	290	599	859	315
				Upper Middle	1392	241	468	630	238
				Upper	3496	520	950	1318	643
				No Data	651	132	216	202	74
		ESSEX COUNTY, MA	Asian	Low	19	5	21	5	2
				Moderate	89	20	27	22	3
				Middle	54	10	18	14	4
				Upper Middle	55	6	18	13	.
				Upper	156	14	34	22	9
				No Data	14	5	4	5	2
			Black	Low	32	13	28	11	7
				Moderate	157	25	73	45	25
				Middle	62	19	30	27	10
				Upper Middle	50	12	21	17	5
				Upper	58	13	33	37	16
				No Data	19	5	5	4	1
			White Non-Hispanic	Low	1051	106	375	229	52
				Moderate	3759	371	738	757	222
				Middle	2595	224	489	485	175
				Upper Middle	2378	199	390	470	134
				Upper	6068	492	926	1005	371
				No Data	668	65	136	78	20

			Hispanic	Low	208	30	142	70	14
				Moderate	613	118	265	173	54
				Middle	392	59	158	99	31
				Upper Middle	229	51	94	69	22
				Upper	253	50	169	166	31
				No Data	113	26	38	19	4
			Other	Low	29	8	33	12	5
				Moderate	129	18	61	51	12
				Middle	87	11	42	27	9
				Upper Middle	53	17	34	22	6
				Upper	118	19	44	47	11
				No Data	25	1	6	3	2
			Unknown	Low	368	76	334	272	95
				Moderate	1321	230	685	841	394
				Middle	904	172	369	448	213
				Upper Middle	802	133	292	367	192
				Upper	1984	329	701	831	570
				No Data	325	57	132	136	34
	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Asian	Low	5	1	7	3	.
				Moderate	10	3	10	5	1
				Middle	22	2	4	4	2
				Upper Middle	10	2	3	3	1
				Upper	27	2	9	4	3
				No Data	4	2	2	.	.
			Black	Low	4	2	9	5	5
				Moderate	20	6	7	7	8
				Middle	15	3	11	1	2
				Upper Middle	6	3	3	3	1
				Upper	23	4	9	9	14
				No Data	4	.	4	.	.
			White Non-Hispanic	Low	815	154	571	258	55
				Moderate	2779	341	867	647	172
				Middle	1935	224	485	496	128
				Upper Middle	1596	201	419	365	79
				Upper	3662	364	727	747	195
				No Data	773	97	128	64	14
			Hispanic	Low	12	5	7	3	1
				Moderate	36	11	20	9	5
				Middle	25	6	15	9	1
				Upper Middle	27	3	13	11	1
				Upper	48	8	17	13	7
				No Data	9	.	3	3	.
			Other	Low	9	3	7	12	3
				Moderate	45	9	25	13	6
				Middle	27	4	9	5	3
				Upper Middle	35	5	12	7	6
				Upper	65	10	27	13	7
				No Data	13	2	5	1	6

			Unknown	Low	250	73	380	271	56
				Moderate	830	163	536	557	117
				Middle	579	138	329	406	98
				Upper Middle	477	74	208	274	60
				Upper	1063	178	453	590	151
				No Data	233	44	105	85	28
BRIDGEPORT- STAMFORD- NORWALK, CT	CT		Asian	Low	33	6	25	12	7
				Moderate	83	13	36	18	13
				Middle	46	9	19	12	3
				Upper Middle	61	9	13	10	9
				Upper	165	30	40	32	15
				No Data	55	5	11	6	.
			Black	Low	326	91	309	135	43
				Moderate	571	103	385	193	98
				Middle	230	47	119	96	46
				Upper Middle	153	28	96	41	24
				Upper	234	38	112	60	45
				No Data	116	23	28	25	8
			White Non-Hispanic	Low	983	144	479	261	118
				Moderate	2568	364	721	587	270
				Middle	1754	201	380	374	162
				Upper Middle	1544	205	330	326	129
				Upper	6739	689	1132	1033	460
				No Data	1421	150	170	114	22
			Hispanic	Low	235	59	156	90	30
				Moderate	561	110	287	157	64
				Middle	275	55	101	90	31
				Upper Middle	193	29	75	47	19
				Upper	383	65	128	105	42
				No Data	149	21	42	18	3
			Other	Low	34	14	45	23	7
				Moderate	85	17	53	47	10
				Middle	51	11	30	18	11
				Upper Middle	56	4	20	13	4
				Upper	160	22	44	40	15
				No Data	29	8	14	5	1
			Unknown	Low	638	199	786	468	414
				Moderate	1475	399	930	761	842
				Middle	849	216	484	373	422
				Upper Middle	655	177	311	286	308
				Upper	2484	472	846	837	746
				No Data	623	109	224	209	47
BURLINGTON- SOUTH BURLINGTON, VT	VT		Asian	Low	4	.	1	2	.
				Moderate	8	5	.	4	1
				Middle	3	2	3	.	2
				Upper Middle	2	.	1	1	2
				Upper	8	2	3	.	.
				No Data	4	1	1	.	.

			Black	Low	1	.	4	.	.
				Moderate	5	.	1	1	1
				Middle	2	.	1	.	1
				Upper Middle	4	.	1	2	1
				Upper	1	.	.	2	.
				No Data	1	.	.	.	.
			White Non-Hispanic	Low	406	41	192	51	24
				Moderate	1024	89	248	130	51
				Middle	699	53	122	94	31
				Upper Middle	554	38	86	67	35
				Upper	1358	63	158	147	75
				No Data	283	24	33	13	1
				Not in MSA	2	.	.	.	.
			Hispanic	Low	4	.	.	1	1
				Moderate	11	2	7	6	1
				Middle	2	.	.	1	2
				Upper Middle	10	.	1	1	.
				Upper	16	1	3	2	1
				No Data	2	1	.	.	.
			Other	Low	3	2	4	2	.
				Moderate	8	.	9	2	1
				Middle	10	1	5	2	4
				Upper Middle	14	4	1	.	.
				Upper	21	3	2	4	.
				No Data	4	.	.	1	.
			Unknown	Low	131	21	70	44	17
				Moderate	307	44	116	105	53
				Middle	210	31	77	46	22
				Upper Middle	164	18	36	43	11
				Upper	438	37	76	94	35
				No Data	74	9	37	13	4
HARTFORD- WEST HARTFORD- EAST HARTFORD, CT	CT		Asian	Low	26	19	41	24	2
				Moderate	57	21	35	40	3
				Middle	61	20	41	30	5
				Upper Middle	49	5	19	19	5
				Upper	144	23	42	50	11
				No Data	38	7	7	5	1
			Black	Low	314	130	399	215	21
				Moderate	690	208	551	446	44
				Middle	382	117	218	204	31
				Upper Middle	209	54	134	141	13
				Upper	348	70	208	294	24
				No Data	136	32	58	30	6
			White Non-Hispanic	Low	1848	312	975	759	87
				Moderate	4767	684	1623	1797	256
				Middle	3382	439	961	1223	187
				Upper Middle	2539	300	554	819	145
				Upper	5876	643	1202	2171	305
				No Data	1460	212	236	147	21

			Hispanic	Low	191	75	197	128	14
				Moderate	479	113	282	261	22
				Middle	259	51	122	129	29
				Upper Middle	158	32	69	81	7
				Upper	225	44	90	144	24
				No Data	106	22	22	22	3
			Other	Low	45	12	59	39	2
				Moderate	124	24	74	51	8
				Middle	88	21	56	49	7
				Upper Middle	70	6	31	25	9
				Upper	155	29	61	60	20
				No Data	44	5	12	10	3
			Unknown	Low	837	272	1093	994	146
				Moderate	2114	578	1677	1845	307
				Middle	1266	343	819	1165	180
				Upper Middle	950	225	519	714	126
				Upper	2042	462	977	1845	294
				No Data	615	162	244	250	61
LEWISTON-AUBURN, ME	ME		Asian	Low	1	.	1	.	.
				Moderate	1	.	.	.	.
				Middle	1	.	1	1	.
				Upper Middle	2	.	2	.	.
				Upper	2	1	.	2	.
			Black	Low	1	1	.	.	1
				Moderate	.	.	.	1	.
				Middle	2	1	1	1	.
				Upper Middle	.	2	1	.	.
				Upper	7	.	6	5	.
				No Data	1	.	1	.	.
			White Non-Hispanic	Low	87	21	101	43	3
				Moderate	418	55	183	122	10
				Middle	306	35	118	129	10
				Upper Middle	273	39	93	87	9
				Upper	782	96	198	284	28
				No Data	131	8	27	11	3
			Hispanic	Low	.	.	2	.	.
				Moderate	5	1	4	3	.
				Middle	4	2	2	3	.
				Upper Middle	1	1	1	.	.
				Upper	12	1	1	2	.
				No Data	3	.	.	2	.
			Other	Low	.	.	5	1	.
				Moderate	4	.	2	.	2
				Middle	5	1	2	2	.
				Upper Middle	4	.	1	2	1
				Upper	8	6	7	2	.
				No Data	2	.	.	.	.

			Unknown	Low	32	9	27	27	4
				Moderate	119	23	69	88	14
				Middle	87	25	63	72	15
				Upper Middle	95	14	50	55	13
				Upper	197	53	76	155	23
				No Data	33	2	23	11	5
MANCHESTER-NASHUA, NH	NH		Asian	Low	6	1	6	.	2
				Moderate	23	5	10	9	4
				Middle	15	2	7	2	4
				Upper Middle	50	4	8	8	4
				Upper	83	7	18	10	10
				No Data	12	.	3	1	1
			Black	Low	7	5	8	2	1
				Moderate	36	6	16	11	14
				Middle	24	6	25	10	10
				Upper Middle	16	4	8	3	5
				Upper	23	6	14	13	7
				No Data	6	.	2	2	1
			White Non-Hispanic	Low	732	117	436	201	95
				Moderate	2348	266	747	517	342
				Middle	1653	207	518	383	213
				Upper Middle	1414	155	296	281	190
				Upper	2983	277	642	560	383
				No Data	727	76	125	46	10
			Hispanic	Low	14	4	17	1	2
				Moderate	83	9	46	11	10
				Middle	39	14	18	17	7
				Upper Middle	29	4	17	11	6
				Upper	58	7	20	12	9
				No Data	18	3	7	2	3
			Other	Low	11	4	13	8	4
				Moderate	37	6	17	6	9
				Middle	31	6	20	11	3
				Upper Middle	25	2	6	7	4
				Upper	65	6	27	10	8
				No Data	9	3	1	5	8
			Unknown	Low	244	50	185	190	64
				Moderate	728	160	326	374	171
				Middle	504	87	211	247	122
				Upper Middle	433	54	159	225	87
				Upper	955	156	292	385	162
				No Data	207	35	100	92	25
NEW HAVEN-MILFORD, CT	CT		Asian	Low	17	5	11	2	1
				Moderate	44	16	17	16	3
				Middle	40	13	10	17	3
				Upper Middle	22	5	12	13	7
				Upper	92	27	33	26	7
				No Data	23	5	5	4	.

			Black	Low	134	61	235	81	23
				Moderate	472	145	415	240	59
				Middle	280	81	181	112	26
				Upper Middle	192	53	96	89	20
				Upper	341	60	236	155	33
				No Data	88	31	21	16	5
			White Non-Hispanic	Low	823	170	664	351	115
				Moderate	3127	534	1331	1038	342
				Middle	2155	323	700	657	192
				Upper Middle	1834	259	546	544	159
				Upper	4727	600	1190	1338	423
				No Data	940	155	170	103	15
			Hispanic	Low	132	47	170	67	15
				Moderate	397	103	314	202	48
				Middle	198	53	130	93	20
				Upper Middle	137	34	79	58	15
				Upper	181	48	101	94	34
				No Data	87	18	30	16	5
			Other	Low	25	21	41	21	8
				Moderate	84	24	67	39	14
				Middle	69	13	43	10	10
				Upper Middle	55	14	30	23	5
				Upper	115	16	66	43	16
				No Data	24	3	5	1	.
			Unknown	Low	441	141	785	467	175
				Moderate	1561	438	1373	1206	666
				Middle	938	275	681	725	371
				Upper Middle	798	179	569	563	292
				Upper	1775	369	957	1098	632
				No Data	425	95	229	213	37
NORWICH-NEW LONDON, CT	CT		Asian	Low	9	3	2	3	1
				Moderate	26	5	12	14	5
				Middle	10	6	7	7	1
				Upper Middle	19	3	3	6	1
				Upper	29	7	9	12	1
				No Data	9	3	1	1	.
			Black	Low	17	6	25	11	2
				Moderate	70	16	43	40	7
				Middle	35	7	16	11	5
				Upper Middle	25	7	14	16	2
				Upper	33	5	22	26	4
				No Data	15	3	7	3	.
			White Non-Hispanic	Low	374	76	229	153	16
				Moderate	1219	176	467	476	61
				Middle	846	106	252	292	31
				Upper Middle	692	67	177	252	33
				Upper	1552	178	366	554	81
				No Data	278	36	55	35	6

			Hispanic	Low	33	5	17	14	1
				Moderate	76	14	53	33	5
				Middle	44	11	27	14	2
				Upper Middle	40	7	9	14	2
				Upper	51	7	22	26	2
				No Data	11	6	6	6	.
			Other	Low	14	4	10	7	2
				Moderate	40	12	26	14	1
				Middle	38	3	13	19	4
				Upper Middle	26	5	13	9	3
				Upper	60	5	12	16	3
				No Data	11	1	4	1	2
			Unknown	Low	153	35	232	155	25
				Moderate	483	123	396	436	51
				Middle	313	84	186	280	39
				Upper Middle	244	62	147	185	32
				Upper	605	119	336	412	62
				No Data	109	29	46	66	23
PITTSFIELD, MA	MA		Asian	Low	1	.	.	.	.
				Moderate	.	.	1	.	.
				Middle	.	.	.	2	.
				Upper Middle	3	.	.	2	.
				Upper	6	2	1	1	1
				No Data	.	.	.	1	.
			Black	Low	6	5	6	5	1
				Moderate	5	2	3	7	4
				Middle	5	3	2	5	1
				Upper Middle	5	.	.	6	2
				Upper	5	1	4	6	2
				No Data	.	.	.	.	.
			White Non-Hispanic	Low	181	15	94	75	7
				Moderate	460	52	155	208	27
				Middle	310	33	100	153	16
				Upper Middle	252	25	60	123	15
				Upper	693	62	136	207	38
				No Data	82	9	21	12	8
			Hispanic	Low	1	.	2	.	.
				Moderate	5	2	3	2	.
				Middle	4	3	3	8	.
				Upper Middle	9	.	.	4	.
				Upper	7	5	5	4	2
				No Data	1	1	.	.	.
			Other	Low	2	.	5	1	.
				Moderate	9	2	7	.	1
				Middle	3	.	2	1	.
				Upper Middle	3	.	.	1	.
				Upper	13	1	10	4	2
				No Data	.	.	1	.	1

			Unknown	Low	51	11	59	71	8
				Moderate	123	35	124	166	28
				Middle	82	19	50	84	13
				Upper Middle	58	17	44	88	10
				Upper	186	42	81	174	37
				No Data	39	10	14	15	5
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	Low	12	1	6	1	2
				Moderate	18	5	9	13	.
				Middle	16	3	5	3	.
				Upper Middle	6	5	9	3	.
				Upper	31	3	4	8	1
				No Data	6	1	4	.	.
			Black	Low	5	1	2	5	1
				Moderate	16	7	10	10	5
				Middle	9	5	1	10	4
				Upper Middle	5	.	.	4	4
				Upper	23	3	9	11	8
				No Data	2	.	5	.	.
			White Non-Hispanic	Low	859	113	495	251	34
				Moderate	2799	287	883	780	108
				Middle	2025	220	542	615	72
				Upper Middle	1790	177	430	540	74
				Upper	4991	401	1002	1169	175
				No Data	852	86	167	62	15
			Hispanic	Low	6	.	10	2	1
				Moderate	32	5	12	10	1
				Middle	18	5	7	12	.
				Upper Middle	26	3	12	4	1
				Upper	54	9	27	19	3
				No Data	10	1	3	.	.
			Other	Low	7	1	8	3	.
				Moderate	31	7	24	11	2
				Middle	32	2	11	8	2
				Upper Middle	32	2	9	11	2
				Upper	64	8	27	11	8
				No Data	8	2	9	3	.
			Unknown	Low	261	66	289	257	37
				Moderate	877	196	531	648	108
				Middle	641	144	341	454	63
				Upper Middle	573	103	274	399	58
				Upper	1553	245	592	796	125
				No Data	287	44	133	82	33
PROVIDENCE- NEW BEDFORD- FALL RIVER, RI- MA	MA		Asian	Low	3	3	4	4	1
				Moderate	14	2	8	6	1
				Middle	19	3	6	10	3
				Upper Middle	23	.	5	7	.
				Upper	65	17	19	23	6
				No Data	8	.	3	3	2

			Black	Low	17	3	17	6	3
				Moderate	108	22	45	45	7
				Middle	73	13	18	28	6
				Upper Middle	75	9	26	29	3
				Upper	108	10	61	77	24
				No Data	17	2	4	4	2
			White Non-Hispanic	Low	655	81	327	247	21
				Moderate	2576	259	597	729	110
				Middle	2086	255	499	668	100
				Upper Middle	1871	174	392	494	78
				Upper	5040	481	941	1553	270
				No Data	538	62	119	58	20
			Hispanic	Low	24	4	19	16	1
				Moderate	110	17	32	51	9
				Middle	83	17	33	34	7
				Upper Middle	70	11	21	18	7
				Upper	134	16	32	53	13
				No Data	30	3	5	7	.
			Other	Low	11	2	10	7	.
				Moderate	47	13	26	13	1
				Middle	43	7	15	12	4
				Upper Middle	26	7	17	11	3
				Upper	91	18	49	31	18
				No Data	12	2	4	.	2
			Unknown	Low	198	50	201	207	17
				Moderate	837	198	438	604	81
				Middle	714	151	363	595	73
				Upper Middle	596	117	253	415	66
				Upper	1607	296	614	1313	266
				No Data	225	55	72	126	32
	RI		Asian	Low	29	7	24	10	3
				Moderate	100	20	37	25	8
				Middle	68	18	29	23	9
				Upper Middle	56	14	23	17	4
				Upper	139	16	41	40	13
				No Data	22	3	6	6	3
			Black	Low	85	26	85	38	6
				Moderate	335	77	181	129	35
				Middle	205	39	97	96	31
				Upper Middle	139	25	67	67	15
				Upper	273	46	113	144	51
				No Data	52	9	9	12	1
			White Non-Hispanic	Low	1358	206	841	524	108
				Moderate	5804	692	1673	1773	381
				Middle	4266	496	1146	1556	310
				Upper Middle	3730	399	832	1095	261
				Upper	10029	1023	2036	3308	667
				No Data	1287	122	267	143	30

			Hispanic	Low	166	36	142	76	13
				Moderate	776	138	318	179	48
				Middle	416	64	182	108	37
				Upper Middle	298	54	104	74	26
				Upper	393	59	177	144	41
				No Data	97	16	41	30	3
			Other	Low	41	10	56	14	4
				Moderate	185	43	111	39	12
				Middle	158	33	72	39	23
				Upper Middle	111	10	45	23	9
				Upper	223	33	85	71	26
				No Data	31	6	12	1	2
			Unknown	Low	647	162	544	576	109
				Moderate	2848	604	1261	1670	351
				Middle	1962	374	871	1362	241
				Upper Middle	1412	248	575	886	171
				Upper	3491	667	1272	2401	484
				No Data	524	123	214	256	53
SPRINGFIELD, MA	MA		Asian	Low	17	4	10	2	1
				Moderate	40	7	20	15	12
				Middle	29	5	7	14	3
				Upper Middle	12	5	11	13	1
				Upper	37	11	15	15	1
				No Data	16	2	2	2	2
			Black	Low	104	33	99	62	11
				Moderate	231	61	147	105	20
				Middle	124	35	94	71	14
				Upper Middle	67	8	34	31	7
				Upper	105	28	51	88	23
				No Data	43	9	20	11	5
			White Non-Hispanic	Low	778	157	575	309	76
				Moderate	2512	364	934	955	190
				Middle	1903	251	565	690	190
				Upper Middle	1400	128	335	494	108
				Upper	3435	316	739	1076	269
				No Data	394	58	84	59	16
			Hispanic	Low	115	28	98	74	7
				Moderate	292	73	195	155	13
				Middle	149	35	84	84	25
				Upper Middle	71	23	48	56	5
				Upper	139	23	77	99	13
				No Data	35	10	20	7	5
			Other	Low	28	5	36	12	4
				Moderate	67	12	56	27	10
				Middle	60	9	25	25	5
				Upper Middle	38	5	15	17	4
				Upper	80	16	42	28	14
				No Data	20	3	6	3	7

			Unknown	Low	331	109	511	454	87
				Moderate	900	229	825	1075	285
				Middle	622	158	538	753	183
				Upper Middle	437	90	296	404	129
				Upper	1004	197	538	858	309
				No Data	216	55	113	95	38
WORCESTER, MA	MA		Asian	Low	17	5	18	7	4
				Moderate	90	15	46	26	10
				Middle	67	12	17	16	2
				Upper Middle	83	11	23	19	7
				Upper	268	25	42	37	18
				No Data	29	3	1	4	3
			Black	Low	39	10	42	18	3
				Moderate	159	32	67	39	34
				Middle	110	17	65	25	20
				Upper Middle	74	16	31	23	25
				Upper	103	25	58	56	44
				No Data	22	9	16	9	1
			White Non-Hispanic	Low	1190	145	592	318	107
				Moderate	4103	444	1063	995	380
				Middle	2781	302	624	662	306
				Upper Middle	2382	222	489	559	275
				Upper	5732	490	1065	1171	607
				No Data	730	84	149	88	21
			Hispanic	Low	79	22	58	21	15
				Moderate	303	64	126	102	39
				Middle	168	35	83	57	26
				Upper Middle	121	19	73	39	22
				Upper	180	25	92	73	58
				No Data	46	15	16	11	5
			Other	Low	18	5	19	3	2
				Moderate	80	20	55	32	21
				Middle	57	7	33	15	11
				Upper Middle	50	11	20	15	9
				Upper	144	17	49	35	26
				No Data	22	5	8	4	6
			Unknown	Low	494	123	440	322	217
				Moderate	1661	300	921	786	727
				Middle	1161	192	502	450	519
				Upper Middle	946	157	400	365	435
				Upper	2093	318	853	759	1044
				No Data	359	83	141	176	58
NA	CT		Asian	Not in MSA	63	17	24	38	12
			Black	Not in MSA	94	18	75	102	9
			White Non-Hispanic	Not in MSA	7013	904	2343	2296	579
			Hispanic	Not in MSA	338	53	243	276	32
			Other	Not in MSA	136	24	94	67	18
			Unknown	Not in MSA	2822	673	2025	2510	968

	ME		Asian	Not in MSA	13	5	7	11	1
			Black	Not in MSA	20	11	25	27	3
			White Non-Hispanic	Not in MSA	7195	1015	3687	3056	337
			Hispanic	Not in MSA	64	17	32	28	6
			Other	Not in MSA	77	26	137	38	14
			Unknown	Not in MSA	2135	532	1777	1849	263
	MA		Asian	Not in MSA	10	.	8	1	1
			Black	Not in MSA	49	6	10	9	2
			White Non-Hispanic	Not in MSA	1039	86	237	255	42
			Hispanic	Not in MSA	26	8	9	19	1
			Other	Not in MSA	15	3	6	10	4
			Unknown	Not in MSA	480	117	204	361	35
	NH		Asian	Not in MSA	40	2	11	8	5
			Black	Not in MSA	36	3	27	24	32
			White Non-Hispanic	Not in MSA	10015	1342	3919	3177	1490
			Hispanic	Not in MSA	194	25	127	161	21
			Other	Not in MSA	138	23	119	57	35
			Unknown	Not in MSA	3325	669	1913	1968	739
	RI		Asian	Not in MSA	2	.	1	1	.
			Black	Not in MSA	1	.	2	4	.
			White Non-Hispanic	Not in MSA	20	.	9	10	1
			Hispanic	Not in MSA	14	.	25	38	1
			Other	Not in MSA	4	.	2	4	.
			Unknown	Not in MSA	15	1	23	69	4
	VT		Asian	Not in MSA	18	4	12	8	3
			Black	Not in MSA	11	4	10	8	15
			White Non-Hispanic	Not in MSA	5970	649	2218	1331	538
			Hispanic	Not in MSA	72	11	37	21	23
			Other	Not in MSA	95	8	47	21	18
			Unknown	Not in MSA	2062	396	1007	811	331

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