

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

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				Originated	Approved- not accepted	Denied	Withdrawn	Incomplete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)					
BANGOR, ME	ME		Asian	14	.	.	.	.
			Black	8	.	2	.	1
			White Non-Hispanic	1904	118	276	123	12
			Hispanic	14	4	2	.	.
			Other	22	.	14	1	2
			Unknown	380	25	108	59	8
BARNSTABLE TOWN, MA	MA		Asian	51	7	8	4	1
			Black	51	5	19	9	1
			White Non-Hispanic	4783	396	558	423	91
			Hispanic	212	21	63	30	4
			Other	93	7	19	5	2
			Unknown	1409	182	211	158	57
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	1908	208	307	195	39
			Black	2862	400	984	435	91
			White Non-Hispanic	22463	1861	2725	1970	380
			Hispanic	2147	269	652	275	55
			Other	815	79	191	87	25
			Unknown	7591	1236	1615	1122	335
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	2293	257	257	263	37
			Black	704	88	266	79	24
			White Non-Hispanic	16320	1508	1591	1357	302
			Hispanic	1629	190	362	201	32
			Other	641	59	110	47	14
			Unknown	5350	810	970	821	231
		ESSEX COUNTY, MA	Asian	398	52	68	47	10
			Black	365	41	107	35	10
			White Non-Hispanic	9534	804	1123	843	174
			Hispanic	1956	189	533	209	58
			Other	401	39	128	45	17
			Unknown	2821	438	522	430	107
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	117	16	17	12	5
			Black	35	3	11	6	1
			White Non-Hispanic	7126	671	1333	668	153
			Hispanic	146	8	33	18	1
			Other	109	22	48	11	7
			Unknown	1790	290	422	297	88

BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	693	98	107	98	22
			Black	1266	197	491	251	58
			White Non-Hispanic	10909	1363	1460	1061	272
			Hispanic	2465	343	842	365	70
			Other	474	70	88	65	11
			Unknown	3925	745	809	770	179
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	64	10	7	6	.
			Black	21	3	9	.	1
			White Non-Hispanic	3141	185	288	210	52
			Hispanic	38	6	5	6	.
			Other	49	3	8	2	2
			Unknown	743	90	122	98	19
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	594	84	109	72	18
			Black	1600	260	587	232	74
			White Non-Hispanic	14170	1347	1604	1165	262
			Hispanic	1696	175	502	208	48
			Other	416	53	109	47	18
			Unknown	4683	880	1190	795	238
LEWISTON-AUBURN, ME	ME		Asian	17	3	9	3	1
			Black	8	3	4	2	1
			White Non-Hispanic	1739	131	286	99	20
			Hispanic	32	3	7	4	.
			Other	30	2	14	3	2
			Unknown	372	44	79	74	9
MANCHESTER-NASHUA, NH	NH		Asian	314	30	38	39	3
			Black	105	7	35	14	8
			White Non-Hispanic	6137	526	829	558	101
			Hispanic	293	40	65	17	7
			Other	150	19	30	16	12
			Unknown	1757	229	356	281	80
NEW HAVEN-MILFORD, CT	CT		Asian	526	78	89	54	20
			Black	1447	277	510	243	64
			White Non-Hispanic	9833	1012	1442	821	254
			Hispanic	1534	236	531	221	66
			Other	323	36	88	43	16
			Unknown	3215	696	923	591	188
NORWICH-NEW LONDON, CT	CT		Asian	238	40	48	31	4
			Black	133	10	64	23	5
			White Non-Hispanic	3276	271	521	354	40
			Hispanic	407	39	149	53	9
			Other	153	10	21	18	6
			Unknown	1172	192	294	178	61
PITTSFIELD, MA	MA		Asian	29	2	5	.	.
			Black	34	1	5	2	1
			White Non-Hispanic	1666	128	229	135	35
			Hispanic	54	4	11	5	1
			Other	29	3	10	3	1
			Unknown	388	60	74	46	30

PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	96	9	29	10	3
			Black	49	7	14	9	2
			White Non-Hispanic	8611	646	1227	619	97
			Hispanic	127	12	29	20	2
			Other	112	12	34	20	9
			Unknown	2201	253	417	396	86
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	144	13	17	18	8
			Black	322	41	96	43	6
			White Non-Hispanic	6648	545	986	582	142
			Hispanic	322	43	84	39	7
			Other	170	11	45	22	5
			Unknown	1862	312	439	262	86
	RI		Asian	393	85	106	48	6
			Black	787	116	288	127	24
			White Non-Hispanic	12387	1178	1944	1062	182
			Hispanic	1860	253	657	235	37
			Other	443	57	125	54	17
			Unknown	4472	735	1173	728	176
SPRINGFIELD, MA	MA		Asian	212	30	43	31	2
			Black	642	101	240	118	13
			White Non-Hispanic	7550	658	1047	719	107
			Hispanic	1099	132	271	144	27
			Other	254	32	64	29	8
			Unknown	1817	384	492	214	86
WORCESTER, MA	MA		Asian	711	73	86	97	15
			Black	660	81	182	100	24
			White Non-Hispanic	10651	898	1348	950	188
			Hispanic	1163	139	339	148	29
			Other	283	25	85	34	8
			Unknown	3434	529	744	483	207

NA	CT		Asian	85	10	14	17	2
			Black	66	14	40	27	1
			White Non-Hispanic	4559	460	831	452	114
			Hispanic	280	33	85	41	15
			Other	77	11	29	17	3
			Unknown	1352	304	360	370	87
	ME		Asian	17	3	4	2	1
			Black	21	1	13	1	2
			White Non-Hispanic	5343	340	1257	444	112
			Hispanic	67	4	9	11	2
			Other	79	9	75	8	11
			Unknown	1246	146	441	222	75
	MA		Asian	10	2	10	4	2
			Black	42	13	25	12	2
			White Non-Hispanic	825	81	161	123	30
			Hispanic	38	7	17	7	4
			Other	25	2	12	2	.
			Unknown	299	105	82	111	33
	NH		Asian	83	13	19	13	2
			Black	24	1	13	5	.
			White Non-Hispanic	6566	616	1407	680	135
			Hispanic	91	12	29	15	2
			Other	82	13	39	16	7
			Unknown	1909	295	500	385	92
	RI		Asian	.	.	1	.	.
			Black	2	.	1	1	.
			White Non-Hispanic	46	.	7	3	1
			Hispanic	2	.	5	1	.
			Other	1	.	1	.	1
			Unknown	9	.	9	8	3
	VT		Asian	33	1	3	3	.
			Black	8	6	3	1	1
			White Non-Hispanic	4121	343	749	346	89
			Hispanic	76	4	15	9	2
			Other	59	8	21	3	3
			Unknown	1246	206	334	197	46

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

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Loan Purpose Home Improvement				Application Outcome				
				Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
				N	N	N	N	N
MSA	State	Metro Division	Race/Ethnicity (Summary)					
BANGOR, ME	ME		Asian	2	1	1	.	.
			Black	3	.	.	.	.
			White Non-Hispanic	599	54	306	63	12
			Hispanic	2	2	4	1	.
			Other	12	1	14	1	.
			Unknown	44	17	109	25	13
BARNSTABLE TOWN, MA	MA		Asian	5	2	4	.	.
			Black	21	1	21	3	1
			White Non-Hispanic	1092	168	448	162	31
			Hispanic	23	5	30	11	3
			Other	21	3	11	2	.
			Unknown	249	54	155	68	13
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	129	48	105	23	3
			Black	663	157	759	186	19
			White Non-Hispanic	4539	717	1945	730	154
			Hispanic	277	49	267	64	14
			Other	174	38	141	41	8
			Unknown	1260	350	991	392	81
		CAMBRIDGE- NEWTON- FRAMINGHAM, MA	Asian	136	38	117	27	11
			Black	124	22	132	35	1
			White Non-Hispanic	3442	553	1377	481	123
			Hispanic	151	31	125	44	8
			Other	88	16	72	12	.
			Unknown	835	220	602	222	55
		ESSEX COUNTY, MA	Asian	40	8	43	10	1
			Black	51	20	82	14	.
			White Non-Hispanic	2058	338	843	389	78
			Hispanic	214	51	228	60	8
			Other	54	17	83	13	2
			Unknown	443	116	377	162	34
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	12	2	13	1	1
			Black	10	1	14	1	1
			White Non-Hispanic	1899	314	1019	347	55
			Hispanic	28	7	23	10	2
			Other	38	3	26	4	4
			Unknown	342	87	336	140	55

BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	44	20	37	11	1
			Black	224	53	302	48	13
			White Non-Hispanic	1749	335	728	211	86
			Hispanic	228	58	273	64	18
			Other	87	29	72	16	6
			Unknown	562	145	512	187	79
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	4	2	2	2	1
			Black	2	.	1	.	.
			White Non-Hispanic	475	83	203	58	20
			Hispanic	6	.	1	.	.
			Other	8	4	6	3	1
			Unknown	108	15	65	48	17
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	70	17	43	24	3
			Black	350	86	399	85	7
			White Non-Hispanic	3856	563	1522	523	124
			Hispanic	256	56	254	59	9
			Other	113	14	103	26	3
			Unknown	919	229	753	306	103
LEWISTON-AUBURN, ME	ME		Asian	1	.	2	.	.
			Black	2	.	.	2	.
			White Non-Hispanic	446	53	193	58	13
			Hispanic	5	1	.	1	.
			Other	10	1	6	3	.
			Unknown	41	11	57	26	11
MANCHESTER-NASHUA, NH	NH		Asian	16	4	17	7	1
			Black	14	4	27	4	.
			White Non-Hispanic	1542	292	849	249	60
			Hispanic	39	9	39	11	2
			Other	42	7	28	2	2
			Unknown	305	67	267	120	42
NEW HAVEN-MILFORD, CT	CT		Asian	40	15	23	6	2
			Black	280	56	340	54	9
			White Non-Hispanic	2550	377	1218	346	118
			Hispanic	183	48	268	55	15
			Other	91	20	85	12	2
			Unknown	601	182	618	247	63
NORWICH-NEW LONDON, CT	CT		Asian	18	4	14	5	.
			Black	55	13	44	2	1
			White Non-Hispanic	1771	162	553	198	29
			Hispanic	55	10	57	13	1
			Other	61	9	46	11	.
			Unknown	297	60	198	100	24
PITTSFIELD, MA	MA		Asian	.	1	2	.	.
			Black	4	1	5	1	.
			White Non-Hispanic	511	68	202	73	12
			Hispanic	2	1	8	2	.
			Other	4	.	9	.	1
			Unknown	81	13	66	19	5
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	15	4	8	2	.
			Black	15	1	6	.	1
			White Non-Hispanic	2229	282	872	382	53

			Hispanic	16	4	16	6	.
			Other	31	3	24	8	1
			Unknown	994	90	302	168	49
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	20	1	10	6	.
			Black	52	6	53	13	.
			White Non-Hispanic	2445	329	882	381	74
			Hispanic	69	17	50	13	4
			Other	39	7	39	11	2
			Unknown	398	91	299	122	23
	RI		Asian	85	14	59	10	5
			Black	183	37	190	53	8
			White Non-Hispanic	4947	558	1991	651	160
			Hispanic	374	64	333	79	11
			Other	191	29	155	16	3
			Unknown	1234	278	917	366	129
SPRINGFIELD, MA	MA		Asian	23	7	33	2	2
			Black	131	17	164	25	9
			White Non-Hispanic	2213	335	1139	344	90
			Hispanic	209	36	326	31	9
			Other	88	19	155	13	7
			Unknown	436	112	462	132	25
WORCESTER, MA	MA		Asian	46	16	46	17	5
			Black	57	11	78	25	3
			White Non-Hispanic	2964	326	1117	397	222
			Hispanic	143	24	142	38	6
			Other	62	13	59	9	4
			Unknown	682	162	430	184	60

NA	CT		Asian	9	5	6	1	.
			Black	15	2	27	3	.
			White Non-Hispanic	1420	195	679	225	37
			Hispanic	25	9	50	9	4
			Other	45	5	25	5	.
			Unknown	282	72	291	135	37
	ME		Asian	3	.	2	.	.
			Black	5	.	5	1	.
			White Non-Hispanic	1751	227	1147	277	39
			Hispanic	19	2	13	2	.
			Other	22	8	20	5	.
			Unknown	215	60	330	124	30
	MA		Asian	1	.	.	.	.
			Black	5	.	5	.	1
			White Non-Hispanic	89	12	27	19	3
			Hispanic	3	.	1	4	.
			Other	4	.	1	2	.
			Unknown	24	4	22	7	3
	NH		Asian	1	.	6	.	.
			Black	9	2	10	2	.
			White Non-Hispanic	2008	337	1209	387	61
			Hispanic	24	4	18	4	.
			Other	29	6	20	4	2
			Unknown	378	89	362	158	57
	RI		White Non-Hispanic	4	.	1	3	.
			Unknown	1	1	1	2	.
	VT		Asian	.	.	2	.	1
			Black	2	1	2	.	.
			White Non-Hispanic	1077	153	484	153	53
			Hispanic	9	.	3	.	.
			Other	10	3	9	5	1
			Unknown	211	48	177	68	41

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Includes all applications.

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Loan Purpose Refinancing				Application Outcome				
				Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
				N	N	N	N	N
MSA	State	Metro Division	Race/Ethnicity (Summary)					

BANGOR, ME	ME		Asian	9	2	1	2	1
			Black	11	1	5	8	1
			White Non-Hispanic	2375	329	1095	759	84
			Hispanic	21	7	8	9	2
			Other	27	9	41	11	3
			Unknown	590	146	489	481	78
BARNSTABLE TOWN, MA	MA		Asian	39	9	14	23	4
			Black	131	18	40	70	13
			White Non-Hispanic	7796	717	1405	1916	305
			Hispanic	189	34	76	69	15
			Other	121	17	41	28	18
			Unknown	2757	463	946	1517	239
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	1539	214	363	286	92
			Black	4304	817	2031	1506	425
			White Non-Hispanic	35080	3469	7294	8060	2287
			Hispanic	2112	393	871	674	249
			Other	916	172	476	302	135
			Unknown	15069	2669	6431	7434	2889
		CAMBRIDGE- NEWTON- FRAMINGHAM, MA	Asian	2269	262	462	366	72
			Black	816	165	447	271	80
			White Non-Hispanic	26841	2444	4853	5005	1294
			Hispanic	1303	207	559	460	299
			Other	711	100	275	220	75
			Unknown	10643	1777	3971	5196	1930
		ESSEX COUNTY, MA	Asian	387	60	122	81	20
			Black	378	87	190	141	64
			White Non-Hispanic	16519	1457	3054	3024	974
			Hispanic	1808	334	866	596	156
			Other	441	74	220	162	45
			Unknown	5704	997	2513	2895	1498
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	78	12	35	19	7
			Black	72	18	43	25	30
			White Non-Hispanic	11560	1381	3197	2577	643
			Hispanic	157	33	75	48	15
			Other	194	33	85	51	31
			Unknown	3432	670	2011	2183	510
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	443	72	144	90	47
			Black	1630	330	1049	550	264
			White Non-Hispanic	15009	1753	3212	2695	1161
			Hispanic	1796	339	789	507	189
			Other	415	76	206	146	48
			Unknown	6724	1572	3581	2934	2779
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	29	10	9	7	5
			Black	14	.	7	5	3
			White Non-Hispanic	4326	308	839	502	217
			Hispanic	45	4	11	11	5
			Other	60	10	21	11	5
			Unknown	1324	160	412	345	142

HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	375	95	185	168	27
			Black	2079	611	1568	1330	139
			White Non-Hispanic	19872	2590	5551	6916	1001
			Hispanic	1418	337	782	765	99
			Other	526	97	293	234	49
			Unknown	7824	2042	5329	6813	1114
LEWISTON-AUBURN, ME	ME		Asian	7	1	4	3	.
			Black	11	4	9	7	1
			White Non-Hispanic	1997	254	720	676	63
			Hispanic	25	5	10	10	.
			Other	23	7	17	7	3
			Unknown	563	126	308	408	74
MANCHESTER-NASHUA, NH	NH		Asian	189	19	52	30	25
			Black	112	27	73	41	38
			White Non-Hispanic	9857	1098	2764	1988	1233
			Hispanic	241	41	125	54	37
			Other	178	27	84	47	36
			Unknown	3071	542	1273	1513	631
NEW HAVEN-MILFORD, CT	CT		Asian	238	71	88	78	21
			Black	1507	431	1184	693	166
			White Non-Hispanic	13606	2041	4601	4031	1246
			Hispanic	1132	303	824	530	137
			Other	372	91	252	137	53
			Unknown	5938	1497	4594	4272	2173
NORWICH-NEW LONDON, CT	CT		Asian	102	27	34	43	9
			Black	195	44	127	107	20
			White Non-Hispanic	4961	639	1546	1762	228
			Hispanic	255	50	134	107	12
			Other	189	30	78	66	15
			Unknown	1907	452	1343	1534	232
PITTSFIELD, MA	MA		Asian	10	2	2	6	1
			Black	26	11	15	29	10
			White Non-Hispanic	1978	196	566	778	111
			Hispanic	27	11	13	18	2
			Other	30	3	25	7	4
			Unknown	539	134	372	598	101
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	89	18	37	28	3
			Black	60	16	27	40	22
			White Non-Hispanic	13316	1284	3519	3417	478
			Hispanic	146	23	71	47	6
			Other	174	22	88	47	14
			Unknown	4192	798	2160	2636	424

PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	132	25	45	53	13
			Black	398	59	171	189	45
			White Non-Hispanic	12766	1312	2875	3749	599
			Hispanic	451	68	142	179	37
			Other	230	49	121	74	28
			Unknown	4177	867	1941	3260	535
	RI		Asian	414	78	160	121	40
			Black	1089	222	552	486	139
			White Non-Hispanic	26474	2938	6795	8399	1757
			Hispanic	2146	367	964	611	168
			Other	749	135	381	187	76
			Unknown	10884	2178	4737	7151	1409
SPRINGFIELD, MA	MA		Asian	151	34	65	61	20
			Black	674	174	445	368	80
			White Non-Hispanic	10422	1274	3232	3583	849
			Hispanic	801	192	522	475	68
			Other	293	50	180	112	44
			Unknown	3510	838	2821	3639	1031
WORCESTER, MA	MA		Asian	554	71	147	109	44
			Black	507	109	279	170	127
			White Non-Hispanic	16918	1687	3982	3793	1696
			Hispanic	897	180	448	303	165
			Other	371	65	184	104	75
			Unknown	6714	1173	3257	2858	3000
NA	CT		Asian	63	17	24	38	12
			Black	94	18	75	102	9
			White Non-Hispanic	7013	904	2343	2296	579
			Hispanic	338	53	243	276	32
			Other	136	24	94	67	18
			Unknown	2822	673	2025	2510	968
	ME		Asian	13	5	7	11	1
			Black	20	11	25	27	3
			White Non-Hispanic	7195	1015	3687	3056	337
			Hispanic	64	17	32	28	6
			Other	77	26	137	38	14
			Unknown	2135	532	1777	1849	263
	MA		Asian	10	.	8	1	1
			Black	49	6	10	9	2
			White Non-Hispanic	1039	86	237	255	42
			Hispanic	26	8	9	19	1
			Other	15	3	6	10	4
			Unknown	480	117	204	361	35
	NH		Asian	40	2	11	8	5
			Black	36	3	27	24	32
			White Non-Hispanic	10015	1342	3919	3177	1490
			Hispanic	194	25	127	161	21
			Other	138	23	119	57	35
			Unknown	3325	669	1913	1968	739

	RI		Asian	2	.	1	1	.
			Black	1	.	2	4	.
			White Non-Hispanic	20	.	9	10	1
			Hispanic	14	.	25	38	1
			Other	4	.	2	4	.
	VT		Unknown	15	1	23	69	4
			Asian	18	4	12	8	3
			Black	11	4	10	8	15
			White Non-Hispanic	5970	649	2218	1331	538
			Hispanic	72	11	37	21	23
			Other	95	8	47	21	18
			Unknown	2062	396	1007	811	331

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