Applications and Actions by Race/Ethnicity (Summary), Low-to-Moderate Income Status, and Loan Type

Loan Purpose Home Purchase			Application Outcome				
			Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
			N	N	N	N	N
Race/Ethnicity (Summary)	LMI Status	Loan Type					
Asian	Not LMI	Conventional	6220	788	831	684	123
		Government-backed	74	6	13	5	2
	LMI	Conventional	2031	227	384	233	49
		Government-backed	89	11	14	13	4
	No Data	Conventional	398	63	105	91	15
		Government-backed	.	.	3	2	1
	Not in MSA	Conventional	217	29	47	37	7
		Government-backed	11	.	4	2	.
Black	Not LMI	Conventional	6196	877	2032	913	183
		Government-backed	510	49	92	42	12
	LMI	Conventional	3392	607	1470	536	163
		Government-backed	586	55	161	94	21
	No Data	Conventional	409	50	154	138	29
		Government-backed	6	3	5	5	1
	Not in MSA	Conventional	151	33	93	44	5
		Government-backed	12	2	2	3	1
White Non-Hispanic	Not LMI	Conventional	109782	10110	12063	8892	1890
		Government-backed	3902	204	370	249	71
	LMI	Conventional	35903	3108	6921	3314	689
		Government-backed	2959	189	446	201	57
	No Data	Conventional	6261	631	1007	1056	155
		Government-backed	40	4	10	7	2
	Not in MSA	Conventional	20190	1756	4178	1914	461
		Government-backed	1271	84	234	134	20
Hispanic	Not LMI	Conventional	9206	1141	2611	1117	199
		Government-backed	724	59	140	59	17
	LMI	Conventional	5372	692	1853	669	158
		Government-backed	820	73	217	114	45
	No Data	Conventional	1041	136	311	228	31
		Government-backed	31	5	5	11	3
	Not in MSA	Conventional	497	54	148	77	24
		Government-backed	57	6	12	7	1
Other	Not LMI	Conventional	3528	380	667	342	110
		Government-backed	216	16	34	14	5
	LMI	Conventional	933	110	409	138	45
		Government-backed	129	14	40	15	4
	No Data	Conventional	158	18	78	42	17
		Government-backed	3	1	3	1	1
	Not in MSA	Conventional	299	42	164	45	25
		Government-backed	24	1	13	1	.

Unknown	Not LMI	Conventional	33637	5496	6193	4607	1189
		Government-backed	1111	87	149	131	50
	LMI	Conventional	10430	1876	3452	1811	552
		Government-backed	936	122	219	147	73
	No Data	Conventional	3252	544	907	1073	389
		Government-backed	16	5	40	34	18
	Not in MSA	Conventional	5799	1028	1647	1236	317
		Government-backed	262	28	79	57	19

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

Applications and Actions by Race/Ethnicity (Summary), Low-to-Moderate Income Status, and Loan Type

Loan Purpose Home Improvement			Application Outcome				
			Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
			N	N	N	N	N
Race/Ethnicity (Summary)	LMI Status	Loan Type					
Asian	Not LMI	Conventional	449	122	245	75	24
		Government-backed	2	.	.	.	.
	LMI	Conventional	224	78	320	74	12
		Government-backed	4	.	1	.	.
	No Data	Conventional	27	4	13	4	.
	Not in MSA	Conventional	14	5	16	1	1
Black	Not LMI	Conventional	1064	214	1012	290	36
		Government-backed	16	3	4	.	.
	LMI	Conventional	1096	264	1529	237	36
		Government-backed	11	1	16	3	.
	No Data	Conventional	51	4	56	20	1
		Government-backed	3	.	.	1	.
	Not in MSA	Conventional	36	5	49	6	1
White Non-Hispanic	Not LMI	Conventional	27312	3797	8668	3867	990
		Government-backed	15	4	7	2	.
	LMI	Conventional	12962	2044	8237	2047	511
		Government-backed	12	1	5	.	1
	No Data	Conventional	990	61	490	127	12
		Government-backed	36	.	.	.	.
	Not in MSA	Conventional	6343	924	3546	1063	193
		Government-backed	6	.	1	1	.
Hispanic	Not LMI	Conventional	1147	215	879	276	53
		Government-backed	35	4	2	4	.
	LMI	Conventional	997	241	1492	261	54
		Government-backed	15	8	7	9	.
	No Data	Conventional	86	5	64	12	3
	Not in MSA	Conventional	77	15	84	19	4
		Government-backed	3	.	1	.	.

Other	Not LMI	Conventional	783	138	466	112	34
		Government-backed	2	1	.	.	.
	LMI	Conventional	413	90	640	86	11
		Government-backed	.	.	2	.	.
	No Data	Conventional	15	4	26	5	1
		Government-backed	1	.	.	.	.
	Not in MSA	Conventional	110	22	75	21	3
Unknown	Not LMI	Conventional	6343	1475	3698	1750	540
		Government-backed	220	45	8	34	.
	LMI	Conventional	2765	721	3560	1095	326
		Government-backed	123	26	6	28	1
	No Data	Conventional	372	31	243	126	14
		Government-backed	7	1	1	1	.
	Not in MSA	Conventional	1092	271	1183	491	168
		Government-backed	20	3	.	3	.

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

Applications and Actions by Race/Ethnicity (Summary), Low-to-Moderate Income Status, and Loan Type

Loan Purpose Refinancing			Application Outcome				
			Originated	Approved- not accepted	Denied	Withdrawn	Incomplete
			N	N	N	N	N
Race/Ethnicity (Summary)	LMI Status	Loan Type					
Asian	Not LMI	Conventional	4857	659	1088	1010	298
		Government-backed	11	2	3	9	2
	LMI	Conventional	1727	353	762	489	131
		Government-backed	16	6	3	7	1
	No Data	Conventional	412	58	111	59	19
		Government-backed	31	4	2	.	.
	Not in MSA	Conventional	145	28	62	67	22
		Government-backed	1	.	1	.	.
Black	Not LMI	Conventional	7123	1472	3626	3230	945
		Government-backed	112	21	32	22	9
	LMI	Conventional	5862	1462	4273	2597	646
		Government-backed	122	23	51	26	19
	No Data	Conventional	521	110	242	103	38
		Government-backed	274	56	38	58	10
	Not in MSA	Conventional	206	42	148	172	61
		Government-backed	5	.	1	2	.
White Non-Hispanic	Not LMI	Conventional	164124	16450	33622	41124	10940
		Government-backed	724	105	173	328	39
	LMI	Conventional	72173	8959	24593	20563	4904
		Government-backed	549	61	186	163	46
	No Data	Conventional	12497	1401	2393	1264	261
		Government-backed	1604	195	133	188	36
	Not in MSA	Conventional	30844	3952	12320	9967	2964
		Government-backed	410	44	93	158	23

Hispanic	Not LMI	Conventional	7690	1384	3302	2915	1012
		Government-backed	112	30	32	34	6
	LMI	Conventional	6028	1288	3602	2303	589
		Government-backed	182	36	49	33	18
	No Data	Conventional	765	154	260	152	28
		Government-backed	193	36	45	36	8
	Not in MSA	Conventional	693	110	473	541	83
		Government-backed	15	4	.	2	1
Other	Not LMI	Conventional	3948	617	1655	1219	496
		Government-backed	38	7	6	7	4
	LMI	Conventional	1678	378	1266	671	204
		Government-backed	35	12	11	8	4
	No Data	Conventional	249	42	120	42	44
		Government-backed	72	11	10	6	5
	Not in MSA	Conventional	456	83	403	188	86
		Government-backed	9	1	2	9	3
Unknown	Not LMI	Conventional	59585	11062	25005	33722	12810
		Government-backed	306	68	105	187	26
	LMI	Conventional	29309	6667	20799	21153	7226
		Government-backed	282	57	120	113	45
	No Data	Conventional	5400	1005	2302	2362	634
		Government-backed	680	242	158	130	48
	Not in MSA	Conventional	10662	2360	6907	7486	2333
		Government-backed	177	28	42	82	7

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