

MSA Detail: Distribution of Rate Spreads by Race/Ethnicity (Summary)

Loan Purpose Home Purchase

				Rate Spread													
					3.00-3.49	3.50-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00-9.99	10.00-11.99	12.00-14.99	15.00-19.99	20.00-49.99	50.00 and higher	
				N	N	N	N	N	N	N	N	N	N	N	N	N	
MSA	State	Metro Division	Race/Ethnicity (Summary)														
BANGOR, ME	ME		Asian	13	1	.	.	.	.	.	.	.	.	.	.		
			Black	10	.	.	1	.	.	.	.	.	.	.			
			White Non-Hispanic	2172	72	48	69	30	18	17	4	3	.	.	.		
			Hispanic	19	.	.	1	.	.	.	.	.	.	.	.		
			Other	36	.	2	.	.	.	1	.	.	.	.	.		
			Unknown	514	18	12	12	8	3	7	6	.	.	.	.	.	
BARNSTABLE TOWN, MA	MA		Asian	69	1	.	.	.	1	.	.	.	.	.	.		
			Black	76	2	1	2	2	1	1	.	.	.	.	.		
			White Non-Hispanic	5908	80	48	36	79	54	32	12	1	.	1	.	.	
			Hispanic	264	9	8	6	16	14	9	3	1	.	.	.	.	
			Other	114	3	2	1	3	3	.	.	.	.	.	.	.	
			Unknown	1939	15	15	10	18	13	4	3	.	.	.	.	.	
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	2553	21	14	14	24	15	9	5	1	.	1	.	.	
			Black	3898	188	127	138	157	151	74	37	1	1	.	.	.	.
			White Non-Hispanic	27763	388	233	240	342	244	113	71	3	1	1	.	.	.
			Hispanic	2787	127	74	67	145	97	71	29	.	.	.	1	.	.
			Other	1101	20	11	11	26	14	6	8	.	.	.	.	.	.
			Unknown	11212	154	110	104	132	99	59	27	1	.	1	.	.	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	2962	25	15	33	31	24	9	8	.	.	.	.	.	.
			Black	967	39	18	19	47	45	16	10	.	.	.	.	.	.
			White Non-Hispanic	20103	236	152	120	207	149	72	35	1	2	1	.	.	.
			Hispanic	1953	97	71	45	105	87	40	16	.	.	.	.	.	.
			Other	828	8	7	9	5	9	5	.	.	.	.	.	.	.
			Unknown	7867	76	52	46	66	29	23	21	1	.	1	.	.	.
	ESSEX COUNTY, MA	Asian	542	9	7	3	5	3	5	1	.	.	.	.	.	.	
		Black	445	21	15	14	23	28	6	6	.	.	.	.	.	.	
		White Non-Hispanic	11654	188	112	97	177	148	58	43	1	.	.	.	.	.	
		Hispanic	2285	138	84	66	139	97	100	36	.	.	.	.	.	.	
		Other	522	34	15	8	19	15	13	4	.	.	.	.	.	.	
		Unknown	4060	71	42	32	43	32	18	20	.	.	.	.	.	.	
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	152	3	5	1	.	3	2	1	.	.	.	.	.	.
			Black	44	5	1	3	1	2	.	.	.	.	.	.	.	.
			White Non-Hispanic	9043	193	156	176	159	133	51	38	2	.	.	.	.	.
			Hispanic	172	6	7	3	5	9	1	3	.	.	.	.	.	.
			Other	181	5	2	5	3	1	.	.	.	.	.	.	.	.
			Unknown	2681	43	27	31	42	34	15	12	2	.	.	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	976	9	7	10	9	3	3	1	.	.	.	.	.	
			Black	1825	109	67	102	60	39	38	23	.	.	.	.	.	.
			White Non-Hispanic	14372	206	118	116	102	79	42	27	3	.	.	.	.	.
			Hispanic	3349	180	141	107	121	92	55	38	2	.	.	.	.	.
			Other	639	15	11	14	8	9	5	7	.	.	.	.	.	.
			Unknown	6051	95	71	73	44	43	33	18	.	.	.	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	84	2	.	.	.	.	1	.	.	.	.	.	.	
			Black	31	1	1	.	1	.	.	.	.	.	.	.	.	
			White Non-Hispanic	3690	45	28	38	29	21	16	9	.	.	.	.	.	.
			Hispanic	54	.	.	.	1	.	.	.	.	.	.	.	.	.
			Other	60	.	.	3	1	.	.	.	.	.	.	.	.	.
			Unknown	1031	10	5	6	5	12	1	2	.	.	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	834	16	9	10	5	2	.	1	.	.	.	.	.	
			Black	2252	113	80	104	64	73	38	29	.	.	.	.	.	.
			White Non-Hispanic	17367	291	207	239	198	145	61	38	2	.	.	.	.	.
			Hispanic	2154	105	71	93	66	74	47	18	1	.	.	.	.	.
			Other	583	12	8	19	9	4	5	3	.	.	.	.	.	.
			Unknown	7216	130	78	125	73	86	41	32	5	.	.	.	.	.
LEWISTON-AUBURN, ME	ME		Asian	28	1	3	.	.	1	.	.	.	.	.	.	.	
			Black	17	.	.	1	.	.	.	.	.	.	.	.	.	
			White Non-Hispanic	2042	63	51	52	31	24	8	4	.	.	.	.	.	.
			Hispanic	39	.	.	2	2	2	.	1	.	.	.	.	.	.
			Other	46	2	.	.	1	2	.	.	.	.	.	.	.	.
			Unknown	526	18	6	12	8	6	1	1	.	.	.	.	.	.

MANCHESTER-NASHUA, NH	NH		Asian	413	1	1	6	1	1	.	1	.	.	.	.	.	.
			Black	140	7	2	5	5	9	.	1	.	.	.	.	.	.
			White Non-Hispanic	7403	164	114	126	139	115	46	43	1	.	.	.	.	.
			Hispanic	343	15	11	13	9	19	5	7	.	.	.	.	.	.
			Other	214	3	3	3	2	2	.	.	.	.	.	.	.	.
			Unknown	2532	37	28	23	30	29	14	10	.	.	.	.	.	.
NEW HAVEN-MILFORD, CT	CT		Asian	710	17	11	13	3	4	2	7	.	.	.	.	.	.
			Black	2014	104	105	128	65	61	33	28	3	.	.	.	.	.
			White Non-Hispanic	12123	309	214	230	188	162	83	51	1	.	.	.	.	1
			Hispanic	2085	124	72	97	77	69	35	29	.	.	.	.	.	.
			Other	450	8	13	13	6	8	5	3	.	.	.	.	.	.
			Unknown	5088	106	110	103	74	55	44	32	1	.	.	.	.	.
NORWICH-NEW LONDON, CT	CT		Asian	354	2	.	2	1	2	.	.	.	.	.	.	.	.
			Black	193	6	8	6	8	10	2	2	.	.	.	.	.	.
			White Non-Hispanic	4145	78	58	64	34	50	17	15	1	.	.	.	.	.
			Hispanic	514	32	16	28	28	20	8	11	.	.	.	.	.	.
			Other	189	6	2	2	1	6	1	1	.	.	.	.	.	.
			Unknown	1758	38	25	20	22	16	9	9	.	.	.	.	.	.
PITTSFIELD, MA	MA		Asian	33	1	1	1	.	.	.	.	.	.	.	.	.	.
			Black	34	4	.	3	1	1	.	.	.	.	.	.	.	.
			White Non-Hispanic	2059	40	23	28	16	10	7	10	.	.	.	.	.	.
			Hispanic	73	1	.	1	.	.	.	.	.	.	.	.	.	.
			Other	44	1	.	1	.	.	.	.	.	.	.	.	.	.
			Unknown	570	11	4	4	5	2	2	.	.	.	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	138	3	1	2	1	2	.	.	.	.	.	.	.	.
			Black	68	2	4	3	2	1	1	.	.	.	.	.	.	.
			White Non-Hispanic	10415	176	149	145	152	133	20	10	.	.	.	.	.	.
			Hispanic	179	1	3	2	2	1	1	1	.	.	.	.	.	.
			Other	177	2	3	2	3	.	.	.	.	.	.	.	.	.
			Unknown	3212	34	22	28	14	28	5	9	1	.	.	.	.	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Asian	195	1	.	.	1	1	1	1	.	.	.	.	.	.
			Black	421	24	15	13	14	11	4	6	.	.	.	.	.	.
			White Non-Hispanic	8130	197	116	100	157	119	54	28	1	1	.	.	.	.
			Hispanic	398	24	11	16	15	16	9	6	.	.	.	.	.	.
			Other	224	7	3	3	8	6	1	1	.	.	.	.	.	.
			Unknown	2732	58	40	29	32	43	18	8	.	.	.	1	.	.
	RI		Asian	559	18	15	13	10	13	5	4	1	.	.	.	.	.
			Black	1028	65	52	45	42	55	18	36	.	.	.	1	.	.
			White Non-Hispanic	15186	364	230	213	307	250	113	88	2	.	.	.	.	.
			Hispanic	2350	124	105	142	106	95	53	64	1	2	.	.	.	.
SPRINGFIELD, MA	MA		Other	585	17	17	24	23	12	9	9	.	.	.	.	.	.
			Unknown	6552	151	104	95	134	119	69	56	4	.	.	.	.	.
			Asian	286	8	7	7	3	4	2	1	.	.	.	.	.	.
			Black	857	59	39	52	26	30	25	21	5	.	.	.	.	.
			White Non-Hispanic	9288	183	135	151	149	92	40	33	10	.	.	.	.	.
			Hispanic	1313	78	62	80	53	39	22	22	4	.	.	.	.	.
WORCESTER, MA	MA		Other	345	6	9	8	10	7	1	.	1	.	.	.	.	.
			Unknown	2695	51	54	65	44	41	24	16	3	.	.	.	.	.
			Asian	954	9	3	4	7	1	3	1	.	.	.	.	.	.
			Black	824	48	29	24	34	41	33	13	1	.	.	.	.	.
			White Non-Hispanic	12881	284	183	141	224	169	96	55	1	1	.	.	.	.
			Hispanic	1469	83	35	46	67	57	42	19	.	.	.	.	.	.
NA	CT		Other	389	5	9	7	12	9	3	1	.	.	.	.	.	.
			Unknown	4962	91	58	71	83	64	40	28	.	.	.	.	.	.
			Asian	121	3	1	1	1	.	.	1	.	.	.	.	.	.
			Black	128	4	3	4	4	2	.	3	.	.	.	.	.	.
			White Non-Hispanic	5809	152	102	117	96	74	41	24	1	.	.	.	.	.
			Hispanic	362	25	10	20	13	7	7	8	2	.	.	.	.	.
	ME		Other	126	3	3	1	2	2	.	.	.	.	.	.	.	.
			Unknown	2275	43	37	30	38	23	17	9	1	.	.	.	.	.
			Asian	24	.	1	1	1	.	.	.	.	.	.	.	.	.
			Black	28	.	1	5	4	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	6819	166	117	160	110	76	27	20	1	.	.	.	.	.
			Hispanic	83	2	3	4	1	.	.	.	.	.	.	.	.	.
			Other	168	4	2	2	1	3	2	.	.	.	.	.	.	.
			Unknown	1973	39	25	38	22	19	8	6	.	.	.	.	.	.

	MA		Asian	27	.	.	.	.	1	.	.	.	.	.	.	.	.	.	
			Black	83	.	2	2	1	2	2	2	.	.	.	.	.	.	.	
			White Non-Hispanic	1141	13	17	4	23	6	9	4	3	.	.	.	.	.	.	.
			Hispanic	54	5	3	3	4	.	4	.	.	.	.	.	.	.	.	.
			Other	41	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Unknown	611	5	2	3	4	2	2	1	.	.	.	.	.	.	.	.
	NH		Asian	121	3	1	2	2	1	.	.	.	.	.	.	.	.	.	.
			Black	37	.	2	4	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	8590	173	151	161	133	107	46	36	7	.	.	.	.	.	.	.
			Hispanic	136	4	2	1	3	1	2	.	.	.	.	.	.	.	.	.
			Other	152	.	1	1	2	1	.	.	.	.	.	.	.	.	.	.
			Unknown	2932	58	39	47	48	32	10	15	.	.	.	.	.	.	.	.
	RI		Asian	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	4	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	46	3	.	1	3	2	1	.	.	1	.	.	.	.	.	.
			Hispanic	8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Other	3	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
			Unknown	25	1	.	1	.	1	.	1	.	1	.	.	.	.	.	.
	VT		Asian	37	1	2	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	17	1	.	.	.	1	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	5323	90	63	74	35	42	13	7	1	.	.	.	.	.	.	.
			Hispanic	97	3	2	2	2	.	.	.	.	.	.	.	.	.	.	.
			Other	86	1	4	2	1	.	.	.	.	.	.	.	.	.	.	.
			Unknown	1921	32	20	29	9	7	7	4	.	.	.	.	.	.	.	.

Source: 2004 HMDA data for New England.
Excludes transition period applications.

MSA Detail: Distribution of Rate Spreads by Race/Ethnicity (Summary)

Loan Purpose Home Improvement

				Rate Spread										
				.	3.00-3.49	3.50-3.99	4.00-4.99	5.00-5.99	6.00-6.99	7.00-7.99	8.00-9.99	10.00-11.99	12.00-14.99	15.00-19.99
				N	N	N	N	N	N	N	N	N	N	N
MSA	State	Metro Division	Race/Ethnicity (Summary)											
BANGOR, ME	ME		Asian	3	.	1	.	.	.	.	.	.	.	.
			Black	3	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	937	15	13	20	19	8	3	8	9	2	.
			Hispanic	9	.	.	.	.	.	.	.	.	.	.
			Other	23	.	1	.	.	2	.	1	1	.	.
			Unknown	195	1	.	3	2	3	1	1	2	.	.
BARNSTABLE TOWN, MA	MA		Asian	8	2	.	.	1	.	.	.	.	.	.
			Black	42	.	2	1	.	1	.	1	.	.	.
			White Non-Hispanic	1787	22	9	7	25	14	20	11	2	3	1
			Hispanic	71	.	.	.	.	.	.	.	.	1	.
			Other	35	.	1	.	1	.	.	.	.	.	.
			Unknown	516	2	4	2	2	4	4	2	.	3	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	297	1	1	3	3	1	.	2	.	.	.
			Black	1678	20	11	18	19	11	10	13	2	1	1
			White Non-Hispanic	7640	83	49	54	88	63	32	67	5	4	.
			Hispanic	632	7	5	5	4	4	4	8	1	1	.
			Other	385	2	1	2	6	1	1	3	1	.	.
			Unknown	2908	25	22	23	22	19	8	35	7	5	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	322	1	.	.	2	2	1	.	.	1	.
			Black	289	4	3	1	2	3	4	6	.	2	.
			White Non-Hispanic	5753	34	22	33	45	23	19	39	4	4	.
			Hispanic	336	5	2	3	4	5	2	2	.	.	.
			Other	179	2	1	.	.	.	1	3	.	1	1
			Unknown	1868	9	9	13	9	10	6	6	1	3	.
		ESSEX COUNTY, MA	Asian	96	4	.	.	.	2	.	.	.	.	.
			Black	160	1	1	.	1	2	.	2	.	.	.
			White Non-Hispanic	3448	27	23	29	82	24	26	43	3	1	.
			Hispanic	517	12	8	4	11	2	1	5	1	.	.
			Other	159	3	1	.	1	1	2	2	.	.	.
			Unknown	1084	7	5	5	9	8	4	8	2	.	.

	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Asian	29	.	.	.	.	.	.	.	.	.	.
			Black	26	.	.	.	.	.	1	.	.	.	.
			White Non-Hispanic	3352	29	28	24	37	39	21	52	42	7	3
			Hispanic	67	1	.	.	.	.	.	.	1	1	.
			Other	71	.	1	.	1	.	.	.	2	.	.
			Unknown	921	4	1	6	5	5	5	6	2	5	.
BRIDGEPORT-STAMFORD- NORWALK, CT	CT		Asian	110	.	.	.	.	.	1	2	.	.	.
			Black	553	14	7	15	23	5	8	5	6	2	2
			White Non-Hispanic	2940	29	35	16	37	11	16	10	15	.	.
			Hispanic	593	4	8	7	9	9	4	4	1	1	1
			Other	199	1	2	.	4	1	.	1	2	.	.
			Unknown	1411	14	9	12	14	5	7	7	4	2	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	9	1	.	.	.	.	1	.	.	.	.
			Black	3	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	741	15	17	10	7	14	8	8	19	.	.
			Hispanic	7	.	.	.	.	.	.	.	.	.	.
			Other	19	.	.	.	.	.	1	.	2	.	.
			Unknown	242	1	3	3	.	1	3	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	147	.	2	1	2	1	1	2	.	1	.
			Black	837	17	8	8	9	15	7	14	6	4	2
			White Non-Hispanic	6167	68	33	41	95	51	33	61	24	11	4
			Hispanic	579	9	7	4	10	7	1	9	5	2	1
			Other	240	4	2	1	4	2	1	3	1	1	.
			Unknown	2176	12	8	15	12	26	16	18	18	8	1
LEWISTON-AUBURN, ME	ME		Asian	3	.	.	.	.	.	.	.	.	.	.
			Black	4	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	705	6	10	6	6	9	7	7	7	.	.
			Hispanic	7	.	.	.	.	.	.	.	.	.	.
			Other	18	.	.	.	.	.	.	1	1	.	.
			Unknown	137	.	2	1	1	2	1	1	1	.	.
MANCHESTER-NASHUA, NH	NH		Asian	44	.	.	.	.	1	.	.	.	.	.
			Black	48	.	.	.	.	.	.	1	.	.	.
			White Non-Hispanic	2780	29	16	18	30	24	19	35	35	6	.
			Hispanic	86	2	2	.	3	.	1	1	4	1	.
			Other	78	1	.	.	1	.	.	1	.	.	.
			Unknown	762	9	3	1	8	4	1	6	7	.	.
NEW HAVEN-MILFORD, CT	CT		Asian	83	1	1	.	.	.	.	.	1	.	.
			Black	650	18	9	10	9	12	6	11	8	6	.
			White Non-Hispanic	4295	49	41	40	67	34	27	30	15	10	1
			Hispanic	527	2	1	5	9	6	4	7	6	1	1
			Other	192	2	1	2	6	1	2	1	1	1	1
			Unknown	1590	13	13	18	14	12	16	17	10	7	1
NORWICH-NEW LONDON, CT	CT		Asian	41	.	.	.	.	.	.	.	.	.	.
			Black	108	.	.	2	1	2	.	.	2	.	.
			White Non-Hispanic	2585	21	12	12	31	13	8	19	4	7	1
			Hispanic	131	.	.	1	.	1	.	1	1	.	1
			Other	121	1	.	.	1	.	2	1	1	.	.
			Unknown	638	3	4	2	4	5	4	8	6	5	.
PITTSFIELD, MA	MA		Asian	3	.	.	.	.	.	.	.	.	.	.
			Black	10	.	.	.	.	.	.	1	.	.	.
			White Non-Hispanic	771	11	4	10	18	14	13	24	.	1	.
			Hispanic	13	.	.	.	.	.	.	.	.	.	.
			Other	14	.	.	.	.	.	.	.	.	.	.
			Unknown	173	2	.	1	3	1	.	1	1	2	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	25	.	2	1	.	.	1	.	.	.	.
			Black	22	.	.	1	.	.	.	.	.	.	.
			White Non-Hispanic	3556	30	23	47	48	33	21	34	17	9	.
			Hispanic	41	1	.	.	.	.	.	.	.	.	.
			Other	65	.	.	.	1	1	.	.	.	.	.
			Unknown	1557	7	1	6	10	3	4	8	6	1	.
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Asian	36	.	.	.	.	.	.	1	.	.	.
			Black	113	2	.	.	1	5	.	3	.	.	.
			White Non-Hispanic	3852	43	35	29	51	30	24	35	8	3	1
			Hispanic	138	5	2	2	3	1	2	.	.	.	.
			Other	93	1	.	1	.	1	.	2	.	.	.
			Unknown	876	9	6	4	9	4	9	10	3	3	.

	RI		Asian	154	2	1	2	3	2	2	6	1	.	.	
			Black	418	5	6	11	5	6	4	8	6	2	.	
			White Non-Hispanic	7802	116	65	67	66	59	26	72	21	8	5	
			Hispanic	758	22	14	9	9	5	4	12	16	12	.	
			Other	371	2	5	5	3	3	.	2	3	.	.	
			Unknown	2613	33	23	14	26	47	42	48	53	19	6	
SPRINGFIELD, MA	MA		Asian	65	.	.	.	.	.	1	1	.	.	.	
			Black	310	2	3	7	6	4	4	9	1	.	.	
			White Non-Hispanic	3859	33	28	39	58	39	23	36	3	3	.	
			Hispanic	562	7	6	7	6	6	4	8	3	2	.	
			Other	273	2	.	1	1	3	1	1	.	.	.	
			Unknown	1058	12	13	18	13	14	16	12	10	1	.	
WORCESTER, MA	MA		Asian	126	1	.	.	.	.	1	2	.	.	.	
			Black	152	3	3	1	1	4	4	4	.	2	.	
			White Non-Hispanic	4634	81	51	45	67	44	37	55	5	6	1	
			Hispanic	326	2	4	2	5	5	1	5	3	.	.	
			Other	143	2	.	.	.	1	.	.	.	1	.	
			Unknown	1425	11	7	9	14	13	6	20	6	7	.	
NA	CT		Asian	19	.	.	1	1	.	.	.	.	.	.	
			Black	44	1	.	.	1	.	.	1	.	.	.	
			White Non-Hispanic	2397	24	17	22	27	20	13	20	11	4	1	
			Hispanic	92	.	1	.	.	1	1	1	1	.	.	
			Other	73	.	2	.	1	2	2	.	.	.	.	
			Unknown	759	4	4	4	7	6	10	14	5	3	1	
	ME		Asian	5	.	.	.	.	.	.	.	.	.	.	
			Black	11	.	.	.	.	.	.	.	.	.	.	
			White Non-Hispanic	3172	35	27	41	55	32	18	30	24	7	.	
			Hispanic	35	.	.	.	.	1	.	.	.	.	.	
			Other	52	1	.	.	.	.	1	1	.	.	.	
			Unknown	713	4	6	6	9	6	1	8	5	1	.	
	MA		Asian	1	.	.	.	.	.	.	.	.	.	.	
			Black	11	.	.	.	.	.	.	.	.	.	.	
			White Non-Hispanic	141	1	.	1	5	11	1	.	.	.	.	
			Hispanic	8	.	.	.	.	.	.	.	.	.	.	
			Other	7	.	.	.	.	.	.	.	.	.	.	
			Unknown	58	1	.	.	1	.	.	.	.	.	.	
	NH		Asian	7	.	.	.	.	.	.	.	.	.	.	
			Black	19	.	.	.	.	2	.	1	1	.	.	
			White Non-Hispanic	3663	34	23	43	53	32	27	56	56	11	4	
			Hispanic	47	.	.	1	1	.	.	1	.	.	.	
			Other	61	.	.	.	.	.	.	.	.	.	.	
			Unknown	987	5	6	5	14	7	3	8	6	3	.	
	RI		White Non-Hispanic	7	.	.	.	.	1	.	.	.	.	.	
			Unknown	5	.	.	.	.	.	.	.	.	.	.	
	VT			Asian	3	.	.	.	.	.	.	.	.	.	.
				Black	4	.	.	.	.	.	.	.	1	.	.
				White Non-Hispanic	1739	36	23	32	32	13	5	9	31	.	.
				Hispanic	10	.	1	.	1	.	.	.	.	.	.
				Other	28	.	.	.	.	.	.	.	.	.	.
				Unknown	522	6	3	2	5	1	2	2	2	.	.

MSA Detail: Distribution of Rate Spreads by Race/Ethnicity (Summary)

[illegible]

BANGOR, ME	ME		Asian	14	.	.	1	.	.	.	.	.	.	.	.	.	.
			Black	23	.	1	1	.	1	.	.	.	.	.	.	.	.
			White Non-Hispanic	4164	133	105	139	49	25	15	12	.	.	.	.	.	.
			Hispanic	45	1	.	1	.	.	.	.	.	.	.	.	.	.
			Other	86	1	1	1	1	1	.	.	.	.	.	.	.	.
			Unknown	1623	46	29	36	24	7	9	7	3	.	.	.	.	.
BARNSTABLE TOWN, MA	MA		Asian	88	.	.	1	.	.	.	.	.	.	.	.	.	.
			Black	245	5	3	13	5	.	1	.	.	.	.	.	.	.
			White Non-Hispanic	11662	159	109	101	56	30	12	9	1	.	.	.	.	.
			Hispanic	367	8	3	.	2	1	1	1	.	.	.	.	.	.
			Other	211	5	4	2	3	.	.	.	.	.	.	.	.	.
			Unknown	5656	78	61	63	29	12	11	12	.	.	.	.	.	.
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	2427	22	9	15	12	5	3	1	.	.	.	.	.	.
			Black	8423	227	156	142	65	36	23	10	1	.	.	.	.	.
			White Non-Hispanic	53845	767	501	614	224	130	79	28	2	.	.	.	.	.
			Hispanic	4043	106	44	60	17	14	7	8	.	.	.	.	.	.
			Other	1927	26	12	22	6	3	4	1	.	.	.	.	.	.
			Unknown	32970	468	319	389	157	98	49	36	5	1	.	.	.	.
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	3365	22	12	22	5	4	1	.	.	.	.	.	.	.
			Black	1666	44	25	23	10	7	2	2	.	.	.	.	.	.
			White Non-Hispanic	39066	447	254	371	150	90	43	16	.	.	.	.	.	.
			Hispanic	2701	52	23	23	14	4	7	4	.	.	.	.	.	.
			Other	1339	16	7	11	5	.	1	2	.	.	.	.	.	.
			Unknown	22733	266	152	197	86	37	20	21	5	.	.	.	.	.
		ESSEX COUNTY, MA	Asian	645	12	5	5	.	2	1	.	.	.	.	.	.	.
			Black	809	24	12	8	4	2	.	1	.	.	.	.	.	.
			White Non-Hispanic	23956	361	215	239	131	66	35	24	.	.	.	1	.	.
			Hispanic	3479	112	57	54	27	5	19	7	.	.	.	.	.	.
			Other	893	15	11	9	8	3	3	.	.	.	.	.	.	.
			Unknown	13072	189	95	143	48	22	18	18	2	.	.	.	.	.
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	147	1	.	1	2	.	.	.	.	.	.	.	.	.
			Black	172	10	1	2	.	2	1	.	.	.	.	.	.	.
			White Non-Hispanic	18119	378	244	307	167	55	39	39	10	.	.	.	.	.
			Hispanic	309	5	3	4	3	2	1	1	.	.	.	.	.	.
			Other	368	5	9	8	2	.	1	1	.	.	.	.	.	.
			Unknown	8325	96	89	126	79	42	21	22	5	1	.	.	.	.
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	769	9	4	11	2	1	.	.	.	.	.	.	.	.
			Black	3378	125	98	124	49	24	16	8	.	1	.	.	.	.
			White Non-Hispanic	22773	357	236	251	98	67	28	17	2	.	1	.	.	.
			Hispanic	3324	100	68	71	31	12	11	2	1	.	.	.	.	.
			Other	841	17	15	8	6	3	1	.	.	.	.	.	.	.
			Unknown	16601	277	219	265	91	73	34	25	3	2	.	.	.	.
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	60	.	.	.	.	.	.	.	.	.	.	.	.	.
			Black	26	1	1	.	.	1	.	.	.	.	.	.	.	.
			White Non-Hispanic	5852	83	87	93	35	21	11	7	3	.	.	.	.	.
			Hispanic	69	2	2	1	2	.	.	.	.	.	.	.	.	.
			Other	103	2	.	2	.	.	.	.	.	.	.	.	.	.
			Unknown	2264	30	19	30	17	11	7	4	.	1	.	.	.	.
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	818	7	9	5	8	2	1	.	.	.	.	.	.	.
			Black	5090	173	170	161	68	36	14	11	4	.	.	.	.	.
			White Non-Hispanic	33651	659	513	595	215	141	79	67	7	1	2	.	.	.
			Hispanic	3090	98	62	74	43	15	5	12	2	.	.	.	.	.
			Other	1115	25	19	21	7	7	4	.	1	.	.	.	.	.
			Unknown	21708	355	288	334	167	107	76	71	12	2	2	.	.	.
LEWISTON-AUBURN, ME	ME		Asian	12	1	1	1	.	.	.	.	.	.	.	.	.	.
			Black	25	2	3	2	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	3428	82	61	77	31	17	9	5	.	.	.	.	.	.
			Hispanic	46	4	.	.	.	.	.	.	.	.	.	.	.	.
			Other	50	2	.	2	2	.	1	.	.	.	.	.	.	.
			Unknown	1343	37	26	29	18	8	10	6	.	.	2	.	.	.
MANCHESTER-NASHUA, NH	NH		Asian	309	4	.	2	.	.	.	.	.	.	.	.	.	.
			Black	268	10	5	4	2	.	1	1	.	.	.	.	.	.
			White Non-Hispanic	15842	321	230	257	142	57	45	42	4	.	.	.	.	.
			Hispanic	460	13	10	8	1	5	1	.	.	.	.	.	.	.
			Other	354	2	5	5	4	1	.	1	.	.	.	.	.	.
			Unknown	6663	112	79	76	47	19	13	14	7	.	.	.	.	.

NEW HAVEN-MILFORD, CT	CT		Asian	468	6	5	7	7	.	.	3	.	.	.	.
			Black	3484	159	107	131	50	21	20	8	1	.	.	.
			White Non-Hispanic	23671	549	413	463	222	99	55	50	3	.	.	.
			Hispanic	2621	100	65	85	29	11	6	8	.	.	1	.
			Other	833	23	15	14	11	5	2	1	1	.	.	.
			Unknown	17283	287	231	326	164	86	51	39	4	2	1	.
NORWICH-NEW LONDON, CT	CT		Asian	205	3	.	3	2	1	1	.	.	.	.	.
			Black	445	9	11	18	5	2	3	.	.	.	.	.
			White Non-Hispanic	8539	185	137	156	59	30	8	18	3	.	1	.
			Hispanic	490	19	20	20	4	2	3	.	.	.	.	.
			Other	343	10	7	8	5	4	1	.	.	.	.	.
			Unknown	5150	80	64	73	39	21	22	15	4	.	.	.
PITTSFIELD, MA	MA		Asian	21	.	.	.	.	.	.	.	.	.	.	.
			Black	83	3	.	1	2	.	.	2	.	.	.	.
			White Non-Hispanic	3429	40	46	57	30	14	7	5	1	.	.	.
			Hispanic	66	1	.	1	2	1	.	.	.	.	.	.
			Other	63	3	2	.	1	.	.	.	.	.	.	.
			Unknown	1666	25	18	20	7	5	2	1	.	.	.	.
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	167	3	2	3	.	.	.	.	.	.	.	.
			Black	152	4	4	3	2	.	.	.	.	.	.	.
			White Non-Hispanic	20542	469	319	376	184	65	26	32	1	.	.	.
			Hispanic	273	5	3	5	6	.	.	1	.	.	.	.
			Other	324	7	4	6	3	1	.	.	.	.	.	.
			Unknown	9623	159	111	142	84	34	24	28	.	.	2	1
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI- MA	MA		Asian	257	4	4	1	1	.	1	.	.	.	.	.
			Black	797	27	12	13	7	2	1	3	.	.	.	.
			White Non-Hispanic	20278	365	231	188	121	58	41	15	3	1	.	.
			Hispanic	811	17	21	12	11	3	.	2	.	.	.	.
			Other	479	7	5	5	4	1	1	.	.	.	.	.
			Unknown	10245	172	119	123	58	36	13	11	3	.	.	.
	RI		Asian	764	15	17	8	2	3	1	1	.	1	1	.
			Black	2214	100	62	57	29	8	9	6	1	1	.	1
			White Non-Hispanic	43383	1070	703	642	290	129	78	54	4	1	4	5
			Hispanic	3751	206	129	112	28	13	6	10	1	.	.	.
SPRINGFIELD, MA	MA		Other	1412	38	23	31	11	6	2	4	.	.	.	1
			Unknown	24487	532	422	478	201	131	55	42	10	.	.	1
			Asian	313	4	6	3	3	1	.	1	.	.	.	.
			Black	1519	55	53	60	26	19	7	2	.	.	.	.
			White Non-Hispanic	18049	372	292	340	170	76	36	24	1	.	.	.
			Hispanic	1853	59	43	53	29	13	5	3	.	.	.	.
WORCESTER, MA	MA		Other	625	13	14	17	4	3	3	.	.	.	.	.
			Unknown	11094	204	147	187	100	52	35	15	5	.	.	.
			Asian	902	6	4	8	4	1	.	.	.	.	.	.
			Black	1067	38	29	24	12	13	2	7	.	.	.	.
			White Non-Hispanic	26426	513	359	376	188	105	55	49	5	.	.	.
			Hispanic	1839	58	39	32	8	6	9	2	.	.	.	.
NA	CT		Other	761	11	10	8	6	3	.	.	.	.	.	.
			Unknown	16164	265	180	187	97	47	25	31	6	.	.	.
			Asian	147	3	.	.	2	.	2	.	.	.	.	.
			Black	266	6	8	9	8	1	.	.	.	.	.	.
			White Non-Hispanic	12163	287	226	243	102	63	22	23	4	1	1	.
			Hispanic	899	12	10	13	3	2	1	2	.	.	.	.
	ME		Other	317	8	4	8	.	1	1	.	.	.	.	.
			Unknown	8458	140	111	139	56	44	20	26	4	.	.	.
			Asian	32	1	.	.	1	3	.	.	.	.	.	.
			Black	83	.	2	1	.	.	.	.	.	.	.	.
			White Non-Hispanic	13958	380	287	349	171	83	39	20	3	.	.	.
			Hispanic	134	3	3	4	1	.	1	1	.	.	.	.
	MA		Other	275	3	1	8	2	2	1	.	.	.	.	.
			Unknown	5958	119	117	156	92	57	27	21	6	1	1	1
			Asian	19	.	1	.	.	.	.	.	.	.	.	.
			Black	74	1	1	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	1609	23	11	8	2	4	.	2	.	.	.	.
			Hispanic	60	1	1	1	.	.	.	.	.	.	.	.
			Other	38	.	.	.	.	.	.	.	.	.	.	.
			Unknown	1157	10	8	10	3	3	5	1	.	.	.	.

	NH		Asian	63	1	1	1	.	.	.	.	.	.	.
			Black	110	4	3	3	2	.	.	.	.	.	.
			White Non-Hispanic	18496	397	329	379	165	82	41	42	11	1	.
			Hispanic	500	7	8	9	2	1	.	1	.	.	.
			Other	357	3	5	4	.	2	.	1	.	.	.
			Unknown	7992	147	128	157	87	49	18	27	8	1	.
	RI		Asian	3	1	.	.	.	.	.	.	.	.	.
			Black	7	.	.	.	.	.	.	.	.	.	.
			White Non-Hispanic	37	.	1	.	1	1	.	.	.	.	.
			Hispanic	78	.	.	.	.	.	.	.	.	.	.
			Other	10	.	.	.	.	.	.	.	.	.	.
			Unknown	111	.	.	1	.	.	.	.	.	.	.
	VT		Asian	40	.	3	2	.	.	.	.	.	.	.
			Black	45	1	.	.	.	2	.	.	.	.	.
			White Non-Hispanic	9979	174	143	232	88	55	24	7	4	.	.
			Hispanic	150	5	2	4	1	1	1	.	.	.	.
			Other	172	6	3	5	1	1	1	.	.	.	.
			Unknown	4357	59	50	53	38	15	23	6	4	2	.

Source: 2004 HMDA data for New England.
Excludes transition period applications.