

MSA Detail: Applications and Actions by Ethnicity (Detail)

Loan Purpose Home Purchase				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Ethnicity (Detail)					
BANGOR, ME	ME		Hispanic or Latino	13	5	15	2	.
			Not Hispanic or Latino	2407	173	429	206	35
			Joint H-L/not H-L	13	.	2	.	.
			Unknown	187	25	96	84	18
BARNSTABLE TOWN, MA	MA		Hispanic or Latino	254	13	84	48	2
			Not Hispanic or Latino	5597	415	882	571	78
			Joint H-L/not H-L	47	3	3	3	1
			Unknown	685	79	179	222	41
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Hispanic or Latino	2957	304	1100	565	96
			Not Hispanic or Latino	31787	2713	5791	4342	903
			Joint H-L/not H-L	326	29	55	31	6
			Unknown	4140	523	1377	1299	632
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Hispanic or Latino	2208	175	793	543	75
			Not Hispanic or Latino	23762	1940	3486	3058	598
			Joint H-L/not H-L	297	21	34	28	8
			Unknown	3218	391	808	1014	248
	NH	ESSEX COUNTY, MA	Hispanic or Latino	2601	253	848	384	72
			Not Hispanic or Latino	12349	1030	1848	1590	280
			Joint H-L/not H-L	137	12	23	22	1
			Unknown	1485	177	364	497	141
		ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Hispanic or Latino	147	13	42	14	4
			Not Hispanic or Latino	8709	913	1529	1039	286
			Joint H-L/not H-L	70	9	17	9	1
			Unknown	957	116	415	332	96
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Hispanic or Latino	3038	298	1309	822	151
			Not Hispanic or Latino	14834	1873	3005	2342	507
			Joint H-L/not H-L	262	27	50	43	8
			Unknown	2434	445	742	687	174
BURLINGTON-SOUTH BURLINGTON, VT	VT		Hispanic or Latino	48	3	11	6	1
			Not Hispanic or Latino	3735	332	433	331	61
			Joint H-L/not H-L	28	2	6	1	.
			Unknown	514	54	115	125	10
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Hispanic or Latino	2066	247	733	425	117
			Not Hispanic or Latino	20948	2105	3407	2551	584
			Joint H-L/not H-L	246	25	33	25	5
			Unknown	2769	462	900	906	176
LEWISTON-AUBURN, ME	ME		Hispanic or Latino	24	3	12	2	.
			Not Hispanic or Latino	2160	176	409	218	27
			Joint H-L/not H-L	15	.	3	1	.
			Unknown	140	33	72	58	19
MANCHESTER-NASHUA, NH	NH		Hispanic or Latino	344	23	103	38	26
			Not Hispanic or Latino	8300	827	1137	851	330
			Joint H-L/not H-L	85	2	7	8	3
			Unknown	1026	121	233	256	44
NEW HAVEN-MILFORD, CT	CT		Hispanic or Latino	2166	222	832	687	130
			Not Hispanic or Latino	14080	1486	2894	2030	528
			Joint H-L/not H-L	231	29	38	45	10
			Unknown	2071	406	778	637	186
NORWICH-NEW LONDON, CT	CT		Hispanic or Latino	458	46	154	128	26
			Not Hispanic or Latino	4641	442	797	567	340
			Joint H-L/not H-L	73	3	14	7	6
			Unknown	553	91	172	163	39
PITTSFIELD, MA	MA		Hispanic or Latino	38	5	7	3	4
			Not Hispanic or Latino	1972	189	318	297	87
			Joint H-L/not H-L	22	.	4	5	2
			Unknown	211	21	63	52	14

PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		Hispanic or Latino	101	8	30	11	3
			Not Hispanic or Latino	10982	986	1657	1004	159
			Joint H-L/not H-L	67	6	15	1	2
			Unknown	1062	130	341	301	107
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Hispanic or Latino	399	32	155	84	18
			Not Hispanic or Latino	8815	756	1566	1249	231
			Joint H-L/not H-L	77	9	8	11	3
			Unknown	877	142	424	397	96
	RI		Hispanic or Latino	2798	350	1030	501	120
			Not Hispanic or Latino	17225	1686	3407	2676	540
			Joint H-L/not H-L	197	21	42	27	8
			Unknown	2530	426	1087	744	160
SPRINGFIELD, MA	MA		Hispanic or Latino	1427	170	536	312	58
			Not Hispanic or Latino	10095	1067	1748	1325	349
			Joint H-L/not H-L	164	11	21	15	5
			Unknown	967	149	394	275	58
WORCESTER, MA	MA		Hispanic or Latino	1327	137	426	334	72
			Not Hispanic or Latino	14357	1309	2533	2098	833
			Joint H-L/not H-L	204	24	39	29	8
			Unknown	1896	232	665	624	169
NA (OUTSIDE OF MSA/MD)	CT		Hispanic or Latino	313	50	101	48	19
			Not Hispanic or Latino	5929	639	1157	726	220
			Joint H-L/not H-L	83	11	13	15	5
			Unknown	698	150	246	225	54
	ME		Hispanic or Latino	47	7	38	13	2
			Not Hispanic or Latino	6359	683	1835	637	113
			Joint H-L/not H-L	34	3	8	3	
			Unknown	705	108	375	317	100
	MA		Hispanic or Latino	26	9	25	31	1
			Not Hispanic or Latino	1052	100	207	333	31
			Joint H-L/not H-L	3			4	
			Unknown	194	108	121	112	77
	NH		Hispanic or Latino	65	5	52	8	7
			Not Hispanic or Latino	8557	917	1876	957	353
			Joint H-L/not H-L	57	6	18	5	1
			Unknown	1082	128	423	326	91
	RI		Hispanic or Latino		1	7	2	
			Not Hispanic or Latino	14	3	5	15	2
			Unknown	4	3	9	2	1
	VT		Hispanic or Latino	40	6	19	4	
			Not Hispanic or Latino	5243	503	1064	601	129
			Joint H-L/not H-L	19	4	7	4	
			Unknown	823	111	357	250	28

Source: 2005 HMDA data for New England.
Includes all applications.

MSA Detail: Applications and Actions by Ethnicity (Detail)

Loan Purpose Home Improvement				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Ethnicity (Detail)					
BANGOR, ME	ME		Hispanic or Latino	2	1	1	3	
			Not Hispanic or Latino	666	70	397	92	18
			Joint H-L/not H-L	3		3		
			Unknown	64	16	132	47	6
BARNSTABLE TOWN, MA	MA		Hispanic or Latino	16	6	22	11	1
			Not Hispanic or Latino	1344	139	481	226	21
			Joint H-L/not H-L	16	2	7	3	
			Unknown	213	40	104	95	7

Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Hispanic or Latino	279	36	421	75	5
			Not Hispanic or Latino	6337	725	2946	1119	114
			Joint H-L/not H-L	71	7	31	10	
			Unknown	947	250	769	590	47
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Hispanic or Latino	137	28	190	53	2
			Not Hispanic or Latino	4404	536	1614	631	105
			Joint H-L/not H-L	56		19	12	3
			Unknown	635	132	440	354	24
	NH	ESSEX COUNTY, MA	Hispanic or Latino	228	32	353	78	3
			Not Hispanic or Latino	2493	294	970	408	42
			Joint H-L/not H-L	33	4	12	11	
			Unknown	369	98	333	221	27
		ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Hispanic or Latino	21	8	27	5	1
			Not Hispanic or Latino	2330	286	1248	326	58
			Joint H-L/not H-L	17	1	8	5	
			Unknown	300	49	294	134	31
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Hispanic or Latino	273	62	369	69	17
			Not Hispanic or Latino	2384	414	1277	433	122
			Joint H-L/not H-L	44	12	26	14	5
			Unknown	478	115	391	262	65
BURLINGTON-SOUTH BURLINGTON, VT	VT		Hispanic or Latino	4	2	1		
			Not Hispanic or Latino	685	104	244	76	17
			Joint H-L/not H-L	5		1		
			Unknown	148	14	75	42	11
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Hispanic or Latino	287	49	388	82	15
			Not Hispanic or Latino	5778	669	2596	820	164
			Joint H-L/not H-L	91	8	59	10	9
			Unknown	743	188	771	493	73
LEWISTON-AUBURN, ME	ME		Hispanic or Latino	5		12		
			Not Hispanic or Latino	505	59	276	83	17
			Joint H-L/not H-L	2	1	1		
			Unknown	53	25	73	39	8
MANCHESTER-NASHUA, NH	NH		Hispanic or Latino	25	7	48	15	
			Not Hispanic or Latino	1757	253	1075	317	39
			Joint H-L/not H-L	14	3	12	9	
			Unknown	267	52	213	131	29
NEW HAVEN-MILFORD, CT	CT		Hispanic or Latino	284	52	417	72	10
			Not Hispanic or Latino	3627	460	2055	587	135
			Joint H-L/not H-L	66	11	48	8	2
			Unknown	473	159	583	384	68
NORWICH-NEW LONDON, CT	CT		Hispanic or Latino	46	14	87	9	3
			Not Hispanic or Latino	2020	173	783	250	32
			Joint H-L/not H-L	16	2	11	3	1
			Unknown	205	67	183	126	18
PITTSFIELD, MA	MA		Hispanic or Latino	11	3	5	2	1
			Not Hispanic or Latino	645	54	265	80	6
			Joint H-L/not H-L	7		2		
			Unknown	52	11	49	41	4
PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		Hispanic or Latino	11	2	11	3	1
			Not Hispanic or Latino	2737	314	1210	427	67
			Joint H-L/not H-L	15	2	14	1	
			Unknown	875	89	352	171	33
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Hispanic or Latino	49	6	51	15	3
			Not Hispanic or Latino	3041	294	1028	508	61
			Joint H-L/not H-L	24	5	1	6	
			Unknown	313	57	251	198	12
	RI		Hispanic or Latino	338	37	482	77	4
			Not Hispanic or Latino	6152	522	2269	946	131
			Joint H-L/not H-L	72	7	27	8	2
			Unknown	899	188	723	400	52
SPRINGFIELD, MA	MA		Hispanic or Latino	215	40	530	54	3
			Not Hispanic or Latino	3151	363	1590	481	43
			Joint H-L/not H-L	43	2	31	7	1
			Unknown	315	95	486	298	20

WORCESTER, MA	MA		Hispanic or Latino	116	28	205	38	.
			Not Hispanic or Latino	3488	306	1348	559	72
			Joint H-L/not H-L	30	5	25	12	3
			Unknown	467	120	409	351	19
NA (OUTSIDE OF MSA/MD)	CT		Hispanic or Latino	38	9	46	6	1
			Not Hispanic or Latino	1765	179	795	281	55
			Joint H-L/not H-L	18	2	13	3	2
			Unknown	226	52	196	144	19
	ME		Hispanic or Latino	15	.	16	2	1
			Not Hispanic or Latino	2255	235	1439	374	55
			Joint H-L/not H-L	20	2	14	3	1
			Unknown	236	64	329	143	32
	MA		Hispanic or Latino	2	.	3	2	.
			Not Hispanic or Latino	129	10	58	26	.
			Joint H-L/not H-L	1	.	.	.	.
			Unknown	27	2	18	13	.
	NH		Hispanic or Latino	6	.	14	3	3
			Not Hispanic or Latino	2163	288	1395	404	58
			Joint H-L/not H-L	23	.	7	4	.
			Unknown	325	75	351	156	42
	RI		Hispanic or Latino	.	.	1	.	.
			Not Hispanic or Latino	4	.	.	.	.
			Unknown	.	.	1	.	.
	VT		Hispanic or Latino	7	.	12	2	.
			Not Hispanic or Latino	1763	193	732	205	44
			Joint H-L/not H-L	10	4	6	3	1
			Unknown	332	36	273	115	23

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Includes all applications.

MSA Detail: Applications and Actions by Ethnicity (Detail)

Loan Purpose Refinancing				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Ethnicity (Detail)					
BANGOR, ME	ME		Hispanic or Latino	9	2	8	6	.
			Not Hispanic or Latino	2774	377	1338	994	128
			Joint H-L/not H-L	14	2	6	2	.
			Unknown	434	108	432	462	108
BARNSTABLE TOWN, MA	MA		Hispanic or Latino	174	21	118	50	9
			Not Hispanic or Latino	8079	747	2013	1701	346
			Joint H-L/not H-L	54	1	12	9	5
			Unknown	1337	201	860	1493	159
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Hispanic or Latino	2078	316	1339	729	224
			Not Hispanic or Latino	40813	3984	12702	10323	2287
			Joint H-L/not H-L	290	34	101	97	15
			Unknown	8056	1360	6621	7271	3308
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Hispanic or Latino	1249	169	815	512	120
			Not Hispanic or Latino	28883	2615	7111	6310	1283
			Joint H-L/not H-L	228	32	66	59	14
			Unknown	5043	889	3862	6126	1228
		ESSEX COUNTY, MA	Hispanic or Latino	1789	276	1355	611	126
			Not Hispanic or Latino	16871	1546	4608	3406	820
			Joint H-L/not H-L	147	20	61	41	10
			Unknown	2755	482	2862	3165	1392
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Hispanic or Latino	117	20	77	44	15
			Not Hispanic or Latino	11609	1424	3947	2618	832
			Joint H-L/not H-L	85	10	29	21	2
			Unknown	2029	402	1877	2104	1079

BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Hispanic or Latino	1848	353	1168	748	224
			Not Hispanic or Latino	16685	2214	5550	4338	1229
			Joint H-L/not H-L	234	37	88	57	17
			Unknown	4079	912	3015	3134	3056
BURLINGTON-SOUTH BURLINGTON, VT	VT		Hispanic or Latino	25	3	5	6	5
			Not Hispanic or Latino	4094	404	1066	699	282
			Joint H-L/not H-L	21	3	5	6	6
			Unknown	761	104	526	641	192
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Hispanic or Latino	1374	292	1026	790	135
			Not Hispanic or Latino	22436	3346	8629	8455	1434
			Joint H-L/not H-L	250	37	103	99	16
			Unknown	4414	1265	4554	7087	1005
LEWISTON-AUBURN, ME	ME		Hispanic or Latino	15	2	6	3	2
			Not Hispanic or Latino	2253	264	1012	843	114
			Joint H-L/not H-L	14	3	8	4	
			Unknown	387	87	301	362	75
MANCHESTER-NASHUA, NH	NH		Hispanic or Latino	209	47	139	61	45
			Not Hispanic or Latino	10189	1146	3740	2508	1669
			Joint H-L/not H-L	66	12	22	18	9
			Unknown	1950	385	1130	1407	603
NEW HAVEN-MILFORD, CT	CT		Hispanic or Latino	1250	329	901	594	172
			Not Hispanic or Latino	16971	2764	6862	5380	1835
			Joint H-L/not H-L	214	33	95	70	31
			Unknown	3718	996	3672	4173	2788
NORWICH-NEW LONDON, CT	CT		Hispanic or Latino	267	59	183	152	28
			Not Hispanic or Latino	5773	750	2070	2234	313
			Joint H-L/not H-L	64	8	25	22	2
			Unknown	1199	260	1131	1592	154
PITTSFIELD, MA	MA		Hispanic or Latino	19	2	19	10	4
			Not Hispanic or Latino	2229	242	977	755	162
			Joint H-L/not H-L	18	2	3	3	2
			Unknown	355	60	451	675	91
PORTLAND-SOUTH PORTLAND BIDDEFORD, ME	ME		Hispanic or Latino	98	9	44	33	9
			Not Hispanic or Latino	14339	1567	4611	3739	630
			Joint H-L/not H-L	53	11	24	17	2
			Unknown	2384	394	1956	2210	851
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Hispanic or Latino	450	67	233	149	43
			Not Hispanic or Latino	13691	1349	4260	3916	676
			Joint H-L/not H-L	107	10	49	36	7
			Unknown	2346	436	2222	3344	681
	RI		Hispanic or Latino	2381	298	1248	850	242
			Not Hispanic or Latino	27968	2785	8208	9249	2269
			Joint H-L/not H-L	214	31	91	66	16
			Unknown	6510	1345	4528	7947	1298
SPRINGFIELD, MA	MA		Hispanic or Latino	879	152	794	460	66
			Not Hispanic or Latino	11454	1459	5361	4396	919
			Joint H-L/not H-L	121	15	71	46	12
			Unknown	2274	507	3488	3871	629
WORCESTER, MA	MA		Hispanic or Latino	923	159	663	321	129
			Not Hispanic or Latino	18980	1757	6109	4639	1665
			Joint H-L/not H-L	177	25	84	54	13
			Unknown	3692	691	3854	3673	2459
	CT		Hispanic or Latino	190	45	151	90	28
			Not Hispanic or Latino	7257	1037	2808	2528	626
			Joint H-L/not H-L	79	9	41	20	3
			Unknown	1444	359	1450	1855	933
	ME		Hispanic or Latino	47	9	33	26	4
			Not Hispanic or Latino	8600	1151	5067	3804	502
			Joint H-L/not H-L	43	6	23	13	1
			Unknown	1680	328	1671	1820	390

NA (OUTSIDE OF MSA/MD)	MA		Hispanic or Latino	22	4	19	7	1
			Not Hispanic or Latino	1339	134	297	263	51
			Joint H-L/not H-L	6	.	3	.	1
			Unknown	268	61	147	307	34
	NH		Hispanic or Latino	69	7	52	25	11
			Not Hispanic or Latino	10478	1313	4767	3311	1978
			Joint H-L/not H-L	72	6	26	20	5
			Unknown	2241	366	1752	2090	989
	RI		Hispanic or Latino	.	2	1	.	.
			Not Hispanic or Latino	8	2	3	2	1
			Unknown	1	3	3	3	.
	VT		Hispanic or Latino	40	7	29	15	13
			Not Hispanic or Latino	6509	746	2513	1668	695
			Joint H-L/not H-L	46	6	14	5	4
			Unknown	1340	207	1215	1374	353

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