

MSA Detail: Applications and Actions by Income Level

Loan Purpose Home Purchase				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Income Level					
BANGOR, ME	ME		Low	120	14	80	17	3
			Moderate	484	39	139	66	10
			Middle	373	29	77	52	9
			Upper Middle	387	31	57	38	12
			Upper	1153	82	159	86	18
			No Data	103	8	30	33	1
BARNSTABLE TOWN, MA	MA		Low	117	10	45	36	5
			Moderate	559	29	98	86	15
			Middle	560	52	142	102	10
			Upper Middle	749	47	185	121	7
			Upper	4134	343	601	427	70
			No Data	464	29	77	72	15
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	913	76	426	308	89
			Moderate	5569	488	1353	1022	357
			Middle	5456	544	1235	795	236
			Upper Middle	5672	494	1266	967	214
			Upper	19411	1710	3590	2595	681
			No Data	2189	257	453	550	60
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	1414	120	431	383	78
			Moderate	5496	437	1150	1011	221
			Middle	5077	444	876	711	141
			Upper Middle	4371	358	810	671	120
			Upper	11642	990	1593	1533	313
			No Data	1485	178	261	334	56
		ESSEX COUNTY, MA	Low	643	72	236	159	25
			Moderate	3049	269	673	487	107
			Middle	2637	259	520	388	90
			Upper Middle	2707	207	522	353	67
			Upper	6618	550	984	867	169
			No Data	918	115	148	239	36
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	447	67	331	126	43
			Moderate	1820	227	456	275	108
			Middle	1581	143	306	225	61
			Upper Middle	1552	141	254	196	52
			Upper	3883	412	531	446	111
			No Data	600	61	125	126	12
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	878	146	519	317	74
			Moderate	3685	459	1052	813	214
			Middle	3023	317	830	548	125
			Upper Middle	2399	307	599	416	90
			Upper	9627	1256	1851	1450	316
			No Data	956	158	255	350	21
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	274	24	103	50	7
			Moderate	911	77	145	127	16
			Middle	683	64	74	82	15
			Upper Middle	654	48	54	52	6
			Upper	1563	157	152	122	24
			No Data	240	21	37	30	4
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	1998	238	823	439	108
			Moderate	7395	752	1703	1073	273
			Middle	4171	452	725	566	151
			Upper Middle	3333	341	511	385	114
			Upper	8045	907	1047	923	188
			No Data	1087	149	264	521	48

LEWISTON-AUBURN, ME	ME		Low	86	11	50	10	1
			Moderate	466	44	137	60	10
			Middle	361	38	86	59	5
			Upper Middle	348	26	51	37	7
			Upper	979	79	136	101	19
			No Data	99	14	36	12	4
MANCHESTER-NASHUA, NH	NH		Low	416	43	138	90	16
			Moderate	1778	195	356	252	110
			Middle	1717	155	253	216	64
			Upper Middle	1641	135	194	168	62
			Upper	3609	374	445	331	132
			No Data	594	71	94	96	19
NEW HAVEN-MILFORD, CT	CT		Low	1005	149	515	288	81
			Moderate	4654	482	1233	869	223
			Middle	2959	354	721	581	147
			Upper Middle	2572	258	597	437	107
			Upper	6547	783	1282	928	263
			No Data	811	117	194	296	33
NORWICH-NEW LONDON, CT	CT		Low	240	27	120	59	58
			Moderate	1361	117	328	218	134
			Middle	1004	113	196	148	73
			Upper Middle	855	77	125	110	51
			Upper	2033	219	305	248	89
			No Data	232	29	63	82	6
PITTSFIELD, MA	MA		Low	137	19	67	24	7
			Moderate	411	40	100	72	20
			Middle	315	32	62	41	18
			Upper Middle	254	16	40	39	17
			Upper	990	87	110	162	39
			No Data	136	21	13	19	6
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	469	38	222	64	14
			Moderate	1937	199	477	251	58
			Middle	1925	155	304	234	49
			Upper Middle	1515	134	234	160	27
			Upper	5548	535	662	505	107
			No Data	818	69	144	103	16
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	199	25	131	76	15
			Moderate	1318	111	354	305	65
			Middle	1578	141	387	294	62
			Upper Middle	1679	162	315	250	51
			Upper	4793	438	824	671	146
			No Data	601	62	142	145	9
	RI		Low	451	64	324	212	50
			Moderate	3112	358	968	691	155
			Middle	3847	428	1054	655	137
			Upper Middle	3762	424	928	611	117
			Upper	10255	1081	2010	1426	323
			No Data	1323	128	282	353	46
SPRINGFIELD, MA	MA		Low	676	81	362	130	32
			Moderate	3228	377	770	501	131
			Middle	2285	242	497	386	91
			Upper Middle	1788	181	344	286	68
			Upper	4024	441	609	492	132
			No Data	652	75	117	132	16
WORCESTER, MA	MA		Low	593	80	358	209	97
			Moderate	3509	313	922	671	324
			Middle	3154	275	634	533	177
			Upper Middle	2845	291	548	498	148
			Upper	6820	631	1024	913	301
			No Data	863	112	177	261	35

NA (OUTSIDE OF MSA/MD)	CT		Low	411	33	152	74	48
			Moderate	1657	161	382	205	85
			Middle	1284	156	268	177	60
			Upper Middle	829	94	149	98	22
			Upper	2423	258	373	257	62
			No Data	283	38	60	92	7
	ME		Not in MSA	136	110	133	111	14
			Low	311	39	277	61	8
			Moderate	1275	131	494	178	41
			Middle	875	84	302	148	31
			Upper Middle	819	90	226	102	22
			Upper	3333	319	629	353	93
	MA		No Data	381	43	105	61	10
			Not in MSA	151	95	223	67	10
			Low	2		3	6	1
			Moderate	16	2	8	7	
			Middle	15	3	1	4	
			Upper Middle	17	2	3	7	2
	NH		Upper	698	76	157	112	14
			No Data	51	7	12	21	2
			Not in MSA	476	127	169	323	90
			Low	287	49	251	52	31
			Moderate	1397	149	521	201	95
			Middle	1356	150	344	185	66
	RI		Upper Middle	1323	146	262	154	52
			Upper	4657	461	711	497	163
			No Data	584	86	138	107	19
			Not in MSA	157	15	142	100	26
	VT		Not in MSA	18	7	21	19	3
			Low	231	32	188	44	8
			Moderate	958	92	320	158	24
			Middle	819	86	198	109	29
			Upper Middle	634	65	134	77	15
			Upper	3074	318	402	313	71
			No Data	301	30	91	58	7
			Not in MSA	108	1	114	100	3

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

MSA Detail: Applications and Actions by Income Level

Loan Purpose Home Improvement				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Income Level					
BANGOR, ME	ME		Low	83	13	112	21	3
			Moderate	148	14	141	34	6
			Middle	90	19	80	20	4
			Upper Middle	96	11	53	15	5
			Upper	274	27	137	51	5
			No Data	44	3	10	1	1
BARNSTABLE TOWN, MA	MA		Low	96	17	103	27	1
			Moderate	291	35	133	62	3
			Middle	212	27	90	49	3
			Upper Middle	195	16	73	54	2
			Upper	747	89	202	137	19
			No Data	48	3	13	6	1

Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	520	81	750	191	5
			Moderate	1551	220	1047	506	42
			Middle	1214	163	650	298	24
			Upper Middle	1116	142	508	250	24
			Upper	3008	396	1102	526	65
			No Data	225	16	110	23	6
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	476	95	498	164	15
			Moderate	1267	180	674	293	29
			Middle	885	113	345	180	29
			Upper Middle	787	91	242	107	21
			Upper	1666	211	459	277	34
			No Data	151	6	45	29	6
		ESSEX COUNTY, MA	Low	253	36	271	78	6
			Moderate	690	113	490	215	16
			Middle	480	67	250	107	9
			Upper Middle	466	69	205	92	8
			Upper	1131	137	417	214	32
			No Data	103	6	35	12	1
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Low	203	24	288	53	6
			Moderate	535	84	466	104	21
			Middle	466	66	246	87	9
			Upper Middle	397	56	198	66	16
			Upper	1004	114	358	159	37
			No Data	63		21	1	1
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Low	298	69	521	117	23
			Moderate	735	130	627	218	51
			Middle	494	94	274	110	35
			Upper Middle	316	58	189	78	18
			Upper	1258	241	420	241	80
			No Data	78	11	32	14	2
BURLINGTON-SOUTH BURLINGTON, VT	VT		Low	79	21	101	12	3
			Moderate	201	36	78	31	6
			Middle	133	19	45	26	4
			Upper Middle	115	12	30	22	2
			Upper	270	30	59	25	13
			No Data	44	2	8	2	
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	680	108	877	219	28
			Moderate	1705	245	1265	421	82
			Middle	1126	167	531	223	46
			Upper Middle	964	108	407	161	35
			Upper	2326	280	689	362	67
			No Data	98	6	45	19	3
LEWISTON-AUBURN, ME	ME		Low	32	6	66	10	1
			Moderate	106	21	96	24	6
			Middle	94	16	40	6	6
			Upper Middle	93	12	45	18	1
			Upper	219	28	107	60	9
			No Data	21	2	8	4	2
MANCHESTER-NASHUA, NH	NH		Low	155	27	255	41	7
			Moderate	464	88	356	114	14
			Middle	361	52	242	91	23
			Upper Middle	318	44	166	70	10
			Upper	709	97	307	150	13
			No Data	56	7	22	6	1
NEW HAVEN-MILFORD, CT	CT		Low	327	67	626	135	24
			Moderate	1040	178	934	301	58
			Middle	780	124	484	153	37
			Upper Middle	655	74	377	126	27
			Upper	1579	230	644	314	68
			No Data	69	9	38	22	1

NORWICH-NEW LONDON, CT	CT		Low	165	21	206	50	4
			Moderate	479	72	322	98	12
			Middle	409	38	171	66	9
			Upper Middle	335	49	134	55	9
			Upper	842	73	217	112	20
			No Data	57	3	14	7	
PITTSFIELD, MA	MA		Low	100	13	91	26	2
			Moderate	146	22	77	27	4
			Middle	106	13	49	32	3
			Upper Middle	70	3	29	8	1
			Upper	262	13	61	27	1
			No Data	31	4	14	3	
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Low	306	35	284	68	6
			Moderate	761	96	392	136	25
			Middle	591	66	290	116	12
			Upper Middle	510	58	188	82	20
			Upper	1389	144	401	185	38
			No Data	81	8	32	15	
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	245	23	215	80	9
			Moderate	603	80	312	161	13
			Middle	547	46	211	132	13
			Upper Middle	509	50	146	94	5
			Upper	1360	150	413	249	35
			No Data	163	13	34	11	1
	RI		Low	532	63	641	150	13
			Moderate	1531	197	894	363	48
			Middle	1218	136	557	247	30
			Upper Middle	1050	104	432	220	32
			Upper	2919	240	895	429	58
			No Data	211	14	82	22	8
SPRINGFIELD, MA	MA		Low	376	66	766	107	6
			Moderate	841	130	752	241	13
			Middle	562	74	355	144	11
			Upper Middle	545	75	241	111	8
			Upper	1308	144	449	224	28
			No Data	92	11	74	13	1
WORCESTER, MA	MA		Low	369	46	360	98	7
			Moderate	865	97	560	254	28
			Middle	705	62	336	172	12
			Upper Middle	540	66	261	126	11
			Upper	1504	180	423	291	33
			No Data	118	8	47	19	3
NA (OUTSIDE OF MSA/MD)	CT		Low	184	26	208	53	4
			Moderate	470	53	313	114	20
			Middle	356	60	173	95	14
			Upper Middle	252	27	106	48	13
			Upper	586	71	211	108	21
			No Data	28	3	11	5	2
			Not in MSA	171	2	28	11	3
	ME		Low	252	22	331	59	9
			Moderate	490	50	463	96	24
			Middle	318	47	255	78	8
			Upper Middle	325	41	225	87	6
			Upper	1009	127	477	191	41
			No Data	77	5	24	9	1
			Not in MSA	55	9	23	2	
	MA		Low	2	1	14	3	
			Moderate	11	1	7	6	
			Middle	7		6	4	
			Upper Middle	12	1	5	3	
			Upper	85	7	30	24	
			No Data	4	1	1		
			Not in MSA	38	1	16	1	

	NH		Low	135	33	277	57	9
			Moderate	468	70	442	132	20
			Middle	424	68	303	99	11
			Upper Middle	367	51	209	88	20
			Upper	958	137	488	178	42
			No Data	61	2	25	10	.
	RI		Not in MSA	104	2	23	3	1
			Not in MSA	4	.	2	.	.
	VT		Low	167	32	223	29	2
			Moderate	414	54	281	77	9
			Middle	298	35	140	56	8
			Upper Middle	257	23	103	42	8
			Upper	851	88	244	106	39
			No Data	83	1	23	14	2
			Not in MSA	42	.	9	1	.

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

MSA Detail: Applications and Actions by Income Level

Loan Purpose Refinancing				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Income Level					
BANGOR, ME	ME		Low	195	39	271	102	15
			Moderate	598	113	420	307	36
			Middle	474	71	261	215	32
			Upper Middle	432	59	236	207	43
			Upper	1344	165	540	596	106
			No Data	188	42	56	37	4
BARNSTABLE TOWN, MA	MA		Low	375	42	289	202	26
			Moderate	1434	137	466	531	75
			Middle	1203	136	417	488	64
			Upper Middle	1202	107	368	423	72
			Upper	4625	476	1262	1352	233
			No Data	805	72	201	257	49
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Low	2509	379	2186	1414	273
			Moderate	9846	1159	4551	3863	1114
			Middle	7844	867	3210	2720	854
			Upper Middle	7138	794	2861	2482	756
			Upper	20796	2069	6976	6659	2590
			No Data	3104	426	979	1282	247
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Low	2598	328	1691	1315	187
			Moderate	7851	929	3079	3082	588
			Middle	5809	617	1895	2155	426
			Upper Middle	4971	494	1549	1782	364
			Upper	12010	1075	3169	3847	957
			No Data	2164	262	471	826	123
		ESSEX COUNTY, MA	Low	1186	187	998	540	111
			Moderate	4536	491	2147	1582	477
			Middle	3456	363	1428	1050	401
			Upper Middle	3230	328	1304	986	338
			Upper	7813	809	2659	2493	942
			No Data	1341	146	350	572	79

	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Low	843	142	831	430	114
			Moderate	2894	393	1466	1051	400
			Middle	2302	313	1017	825	372
			Upper Middle	2087	252	749	668	285
			Upper	4752	565	1669	1537	723
			No Data	962	191	198	276	34
BRIDGEPORT- STAMFORD- NORWALK, CT	CT		Low	1745	334	1800	1147	462
			Moderate	4877	742	2536	2006	1181
			Middle	3121	483	1327	1171	686
			Upper Middle	2391	381	831	763	464
			Upper	9044	1265	2749	2293	1533
			No Data	1668	311	578	897	200
BURLINGTON- SOUTH BURLINGTON, VT	VT		Low	430	60	303	134	49
			Moderate	1113	118	464	324	120
			Middle	791	61	230	199	91
			Upper Middle	708	82	184	186	68
			Upper	1502	139	340	319	150
			No Data	356	54	81	190	7
			Not in MSA	1				
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Low	2578	608	2753	2107	215
			Moderate	7856	1436	4580	4706	672
			Middle	4569	789	2150	2524	404
			Upper Middle	3534	569	1486	1891	267
			Upper	8033	1135	2652	3841	671
			No Data	1904	403	691	1362	361
LEWISTON- AUBURN, ME	ME		Low	135	31	146	71	13
			Moderate	572	77	347	261	36
			Middle	449	63	222	206	29
			Upper Middle	353	46	202	182	29
			Upper	998	119	366	456	78
			No Data	162	20	44	36	6
MANCHESTER- NASHUA, NH	NH		Low	724	119	631	391	131
			Moderate	2659	344	1316	973	482
			Middle	2154	272	874	712	409
			Upper Middle	1840	210	697	530	365
			Upper	4176	487	1320	1098	912
			No Data	861	158	193	290	27
NEW HAVEN- MILFORD, CT	CT		Low	1457	400	1861	1032	404
			Moderate	5473	1040	3255	2595	1255
			Middle	3662	673	1790	1667	752
			Upper Middle	3112	538	1358	1297	664
			Upper	7070	1162	2732	2553	1434
			No Data	1379	309	534	1073	317
NORWICH-NEW LONDON, CT	CT		Low	557	106	543	392	29
			Moderate	1767	296	971	1049	114
			Middle	1265	191	538	683	80
			Upper Middle	969	132	370	499	52
			Upper	2347	276	823	1074	133
			No Data	398	76	164	303	89
PITTSFIELD, MA	MA		Low	235	41	281	137	22
			Moderate	625	88	401	330	58
			Middle	421	48	263	274	42
			Upper Middle	329	33	154	150	19
			Upper	896	80	292	437	86
			No Data	115	16	59	115	32
PORTLAND-SOUTH PORTLAND- BIDDEFORD, ME	ME		Low	981	135	942	527	103
			Moderate	3511	408	1609	1362	308
			Middle	2820	319	1186	1092	240
			Upper Middle	2149	217	795	825	200
			Upper	6351	693	1816	1982	606
			No Data	1062	209	287	211	35

PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Low	792	116	678	478	57
			Moderate	3139	371	1369	1317	196
			Middle	2830	268	1113	1218	190
			Upper Middle	2488	286	997	1070	170
			Upper	6460	693	2285	2804	678
			No Data	885	128	322	558	116
	RI		Low	1978	288	1739	1182	174
			Moderate	7978	993	3512	3727	672
			Middle	6479	800	2382	3001	586
			Upper Middle	5529	664	1916	2482	467
			Upper	13118	1429	4054	6416	1325
SPRINGFIELD, MA	MA		No Data	1991	285	472	1304	601
			Low	1082	235	1639	797	113
			Moderate	3794	592	2821	2201	347
			Middle	2545	389	1660	1465	241
			Upper Middle	2138	268	1187	1125	209
			Upper	4538	548	2085	2472	493
WORCESTER, MA	MA		No Data	631	101	322	713	223
			Low	1399	201	1322	733	211
			Moderate	5463	651	2847	1992	901
			Middle	4127	458	1962	1458	795
			Upper Middle	3550	391	1358	1198	588
			Upper	8137	764	2796	2557	1599
NA (OUTSIDE OF MSA/MD)	CT		No Data	1096	167	425	749	172
			Low	706	134	781	546	123
			Moderate	2133	337	1162	1037	331
			Middle	1693	236	752	846	294
			Upper Middle	1127	188	467	504	209
			Upper	2669	371	952	1062	453
	ME		No Data	481	100	249	409	173
			Not in MSA	161	84	87	89	7
			Low	595	129	938	440	41
			Moderate	1846	293	1551	1180	145
			Middle	1433	230	954	783	111
			Upper Middle	1291	169	872	832	130
	MA		Upper	4377	539	2164	2190	444
			No Data	550	88	253	175	22
			Not in MSA	278	46	62	63	4
			Low	20	9	15	17	1
			Moderate	81	15	34	46	4
			Middle	100	9	30	43	3
	NH		Upper Middle	105	7	24	44	7
			Upper	969	92	266	247	54
			No Data	117	15	30	30	4
			Not in MSA	243	52	67	150	14
			Low	646	112	847	446	173
			Moderate	2497	366	1603	1220	616
	VT		Middle	1989	262	1073	904	501
			Upper Middle	1800	209	888	807	470
			Upper	4984	608	1874	1766	1158
			No Data	765	124	258	273	49
			Not in MSA	179	11	54	30	16
			Not in MSA	9	7	7	5	1
	VT		Low	538	87	621	248	56
			Moderate	1511	193	980	590	205
			Middle	1143	140	574	475	150
			Upper Middle	963	101	393	373	133
			Upper	3163	355	998	1012	497
			No Data	491	88	166	327	18
			Not in MSA	126	2	39	37	6

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