

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

Loan Purpose Home Purchase				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Race/Ethnicity (Summary)					
BANGOR, ME	ME		Asian	17	2	5	1	
			Black	6		4	1	1
			White Non-Hispanic	2343	165	409	199	34
			Hispanic	25	5	16	2	
			Other	25	2	4	3	
			Unknown	204	29	104	86	18
BARNSTABLE TOWN, MA	MA		Asian	42		4	2	
			Black	76	12	7	12	
			White Non-Hispanic	5337	396	834	541	74
			Hispanic	291	16	83	50	3
			Other	75	6	17	7	
			Unknown	762	80	203	232	45
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	1763	197	369	250	38
			Black	3912	413	1650	786	241
			White Non-Hispanic	25295	2020	3605	3163	601
			Hispanic	2958	299	1010	531	89
			Other	877	81	239	143	26
			Unknown	4405	559	1450	1364	642
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	2430	232	315	299	50
			Black	1117	115	463	266	45
			White Non-Hispanic	19502	1531	2609	2391	489
			Hispanic	2356	177	769	547	78
			Other	638	55	125	79	16
			Unknown	3442	417	840	1061	251
		ESSEX COUNTY, MA	Asian	421	36	52	58	8
			Black	558	53	200	121	20
			White Non-Hispanic	11085	922	1539	1374	242
			Hispanic	2440	213	749	357	64
			Other	463	71	135	69	15
			Unknown	1605	177	408	514	145
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	168	18	32	35	3
			Black	56	12	20	12	1
			White Non-Hispanic	8298	869	1430	957	277
			Hispanic	197	22	54	17	3
			Other	131	6	34	18	6
			Unknown	1033	124	433	355	97
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	782	96	177	131	33
			Black	1517	206	627	420	100
			White Non-Hispanic	12145	1515	2088	1725	361
			Hispanic	3182	312	1282	756	137
			Other	396	48	144	167	31
			Unknown	2546	466	788	695	178
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	97	9	8	7	2
			Black	24	1	7	3	2
			White Non-Hispanic	3544	314	402	310	55
			Hispanic	66	5	16	7	1
			Other	58	5	9	6	2
			Unknown	536	57	123	130	10
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	820	105	185	100	23
			Black	2082	338	827	470	109
			White Non-Hispanic	17521	1604	2319	1919	435
			Hispanic	2151	256	699	414	109
			Other	495	50	120	83	22
			Unknown	2960	486	923	921	184
LEWISTON-AUBURN, ME	ME		Asian	14		7	2	
			Black	29	5	10	1	
			White Non-Hispanic	2093	170	381	201	27
			Hispanic	37	3	15	3	
			Other	22	3	4	9	
			Unknown	144	31	79	63	19

MANCHESTER-NASHUA, NH	NH		Asian	321	47	42	30	8
			Black	162	28	32	18	10
			White Non-Hispanic	7645	741	1026	780	308
			Hispanic	397	23	99	45	25
			Other	164	8	38	13	6
			Unknown	1066	126	243	267	46
NEW HAVEN-MILFORD, CT	CT		Asian	608	79	122	77	26
			Black	1854	255	799	453	104
			White Non-Hispanic	11317	1113	1873	1421	389
			Hispanic	2241	239	764	575	109
			Other	383	42	169	212	36
			Unknown	2145	415	815	661	190
NORWICH-NEW LONDON, CT	CT		Asian	305	28	50	30	15
			Black	200	23	66	37	31
			White Non-Hispanic	3981	378	655	485	283
			Hispanic	484	46	150	129	32
			Other	165	13	37	23	7
			Unknown	590	94	179	161	43
PITTSFIELD, MA	MA		Asian	32	3	4	6	
			Black	32	2	18	14	4
			White Non-Hispanic	1859	180	286	272	81
			Hispanic	57	4	10	8	6
			Other	37	3	3	4	2
			Unknown	226	23	71	53	14
PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	144	13	28	13	2
			Black	51	1	12	5	
			White Non-Hispanic	10588	951	1579	964	154
			Hispanic	160	12	43	12	5
			Other	132	13	28	15	3
			Unknown	1137	140	353	308	107
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	179	16	32	24	8
			Black	465	62	161	75	18
			White Non-Hispanic	7984	655	1311	1124	197
			Hispanic	438	35	157	91	20
			Other	163	18	30	17	5
			Unknown	939	153	462	410	100
	RI		Asian	438	44	97	90	18
			Black	934	103	350	140	21
			White Non-Hispanic	15341	1488	2803	2387	486
			Hispanic	2684	311	922	471	111
SPRINGFIELD, MA	MA		Other	567	89	204	80	31
			Unknown	2786	448	1190	780	161
			Asian	271	32	53	32	5
			Black	864	124	330	165	44
			White Non-Hispanic	8767	882	1292	1098	301
			Hispanic	1450	160	511	291	62
WORCESTER, MA	MA		Other	269	46	76	53	3
			Unknown	1032	153	437	288	55
			Asian	682	100	121	83	16
			Black	888	94	335	189	50
			White Non-Hispanic	12428	1067	1996	1737	741
			Hispanic	1428	146	432	339	68
	CT		Other	328	38	75	58	25
			Unknown	2030	257	704	679	182
			Asian	78	10	25	20	
			Black	87	17	70	15	8
			White Non-Hispanic	5597	577	1019	660	207
			Hispanic	371	57	109	60	22
	ME		Other	110	15	25	21	7
			Unknown	780	174	269	238	54
			Asian	18	3	10	2	
			Black	10	2	5	8	
			White Non-Hispanic	6221	654	1778	614	112
			Hispanic	75	9	44	15	2
			Other	79	12	26	5	
			Unknown	742	121	393	326	101

NA (OUTSIDE OF MSA/MD)	MA		Asian	22	1	1	4	2
			Black	33	8	21	21	3
			White Non-Hispanic	984	71	175	291	25
			Hispanic	28	9	23	34	1
			Other	11	1	6	8	
			Unknown	197	127	127	122	78
	NH		Asian	97	17	10	18	5
			Black	43	5	15	4	2
			White Non-Hispanic	8272	883	1811	905	343
			Hispanic	117	11	67	11	8
			Other	88	6	30	13	1
			Unknown	1144	134	436	345	93
	RI		Asian	.	.	.	1	.
			Black	.	.	1	.	.
			White Non-Hispanic	14	2	4	14	2
			Hispanic	.	1	5	2	.
			Other	.	.	2	.	.
			Unknown	4	4	9	2	1
	VT		Asian	40	5	15	4	2
			Black	16	2	12	2	5
			White Non-Hispanic	5084	485	1008	574	120
			Hispanic	57	9	23	7	.
			Other	67	6	16	8	.
			Unknown	861	117	373	264	30

Source: 2005 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
MSA	State	Metro Division	Race/Ethnicity (Summary)					
BANGOR, ME	ME		Asian	1	.	1	.	.
			Black	1	2	3	.	.
			White Non-Hispanic	653	66	382	90	18
			Hispanic	5	1	4	3	.
			Other	5	1	4	2	.
			Unknown	70	17	139	47	6
BARNSTABLE TOWN, MA	MA		Asian	3	1	3	1	.
			Black	22	3	10	4	.
			White Non-Hispanic	1285	131	453	209	19
			Hispanic	29	8	23	10	1
			Other	28	1	18	16	1
			Unknown	222	43	107	95	8
Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	156	40	118	27	3
			Black	616	86	800	185	20
			White Non-Hispanic	5448	581	1919	848	86
			Hispanic	293	35	361	73	4
			Other	147	22	184	66	2
			Unknown	974	254	785	595	51
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	125	37	126	35	6
			Black	105	15	154	35	1
			White Non-Hispanic	4073	468	1269	527	95
			Hispanic	172	25	180	56	4
			Other	98	15	78	45	3
			Unknown	659	136	456	352	25
		ESSEX COUNTY, MA	Asian	35	5	36	5	.
			Black	47	9	71	20	3
			White Non-Hispanic	2349	266	824	374	39
			Hispanic	207	31	264	79	3
			Other	89	11	121	21	.
			Unknown	396	106	352	219	27

	NH	ROCKINGHAM COUNTY- STRAFFORD COUNTY, NH	Asian	12	1	13	2	1
			Black	11	1	3		
			White Non-Hispanic	2252	274	1194	309	57
			Hispanic	32	7	25	9	1
			Other	38	6	40	13	
			Unknown	323	55	302	137	31
			Asian	62	13	47	16	9
			Black	248	50	343	78	17
			White Non-Hispanic	2023	339	850	332	89
			Hispanic	286	66	346	76	20
BRIDGEPORT- STAMFORD- NORWALK, CT	CT		Other	72	16	85	28	6
			Unknown	488	119	392	248	68
			Asian	5	1	5		
			Black	2		4		
			White Non-Hispanic	663	99	230	75	15
BURLINGTON- SOUTH BURLINGTON, VT	VT		Hispanic	8	2	1		
			Other	10	1	7	4	2
			Unknown	154	17	74	39	11
			Asian	85	24	60	16	7
			Black	413	73	505	119	13
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		White Non-Hispanic	5164	548	1956	660	137
			Hispanic	332	48	372	81	20
			Other	138	30	152	48	10
			Unknown	767	191	769	481	74
			Asian			4		
LEWISTON- AUBURN, ME	ME		Black	4	3	1	1	
			White Non-Hispanic	495	55	257	75	16
			Hispanic	7	1	11		
			Other	2	1	10	4	
			Unknown	57	25	79	42	9
MANCHESTER- NASHUA, NH	NH		Asian	15	4	15	5	1
			Black	15	4	32	4	
			White Non-Hispanic	1682	238	995	285	38
			Hispanic	34	10	48	17	
			Other	34	5	37	22	
NEW HAVEN- MILFORD, CT	CT		Unknown	283	54	221	139	29
			Asian	36	9	37	11	7
			Black	297	58	457	91	12
			White Non-Hispanic	3237	378	1515	463	112
			Hispanic	316	59	404	72	12
NORWICH-NEW LONDON, CT	CT		Other	84	22	121	44	4
			Unknown	480	156	569	370	68
			Asian	24	6	20	5	1
			Black	50	10	59	13	
			White Non-Hispanic	1882	155	665	221	27
PITTSFIELD, MA	MA		Hispanic	48	15	68	12	3
			Other	68	4	65	14	4
			Unknown	215	66	187	123	19
			Asian	3		1		
			Black	13		7	1	
PORTLAND- SOUTH PORTLAND- BIDDEFORD, ME	ME		White Non-Hispanic	618	53	248	77	6
			Hispanic	17	3	7	1	1
			Other	10	1	3	2	
			Unknown	54	11	55	42	4
			Asian	18	2	12		
PROVIDENCE- NEW BEDFORD- FALL RIVER, RI- MA	MA		Black	8	1	10	1	1
			White Non-Hispanic	2648	296	1151	406	63
			Hispanic	25	4	22	4	1
			Other	32	9	30	17	2
			Unknown	907	95	362	174	34
			Asian	15	2	12	2	
			Black	39	10	48	17	3
			White Non-Hispanic	2926	276	923	460	57
			Hispanic	66	11	39	18	3
			Other	54	2	43	27	1
	RI		Unknown	327	61	266	203	12
			Asian	81	9	76	10	3
			Black	182	18	160	43	7
			White Non-Hispanic	5778	483	1955	850	116
			Hispanic	344	40	389	77	6
			Other	152	14	185	42	2
			Unknown	924	190	736	409	55

SPRINGFIELD, MA	MA		Asian	33	8	31	7	2
			Black	118	21	221	26	2
			White Non-Hispanic	2926	323	1283	425	37
			Hispanic	209	35	450	56	4
			Other	99	16	148	29	1
			Unknown	339	97	504	297	21
WORCESTER, MA	MA		Asian	38	7	58	12	1
			Black	63	11	100	24	3
			White Non-Hispanic	3308	276	1131	499	67
			Hispanic	133	32	196	47	3
			Other	62	7	67	37	1
			Unknown	497	126	435	341	19
NA (OUTSIDE OF MSA/MD)	CT		Asian	5	1	11	3	
			Black	10	6	6	3	
			White Non-Hispanic	1706	171	742	261	54
			Hispanic	52	9	45	8	1
			Other	34	4	46	18	3
			Unknown	240	51	200	141	19
	ME		Asian	4	2	2	1	
			Black	6	2	5	1	
			White Non-Hispanic	2197	228	1383	359	54
			Hispanic	33	2	29	4	2
			Other	23	4	32	14	3
			Unknown	263	63	347	143	30
	MA		Black	9	1	5		
			White Non-Hispanic	119	9	50	26	
			Hispanic	3		2	2	
			Other	3		4		
			Unknown	25	2	18	13	
	NH		Asian	9	2	4	2	
			Black	2	1	9	4	
			White Non-Hispanic	2104	280	1340	379	57
			Hispanic	25		20	6	3
			Other	28	3	30	12	2
			Unknown	349	77	364	164	41
	RI		White Non-Hispanic	3				
			Hispanic			1		
			Other	1				
			Unknown			1		
	VT		Asian	2			1	
			Black	1				
			White Non-Hispanic	1729	187	708	193	41
			Hispanic	15	4	15	5	1
			Other	15	2	20	10	
			Unknown	350	40	280	116	26

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

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Loan Purpose Refinancing				Application Outcome				
				Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
MSA	State	Metro Division	Race/Ethnicity (Summary)					
BANGOR, ME	ME		Asian	5		5	5	2
			Black	5		2	5	2
			White Non-Hispanic	2717	362	1293	951	119
			Hispanic	23	4	13	8	
			Other	27	7	20	18	5
			Unknown	454	116	451	477	108
BARNSTABLE TOWN, MA	MA		Asian	35	3	16	9	
			Black	103	17	54	38	12
			White Non-Hispanic	7711	704	1854	1551	319
			Hispanic	223	22	121	55	13
			Other	109	11	45	38	8
			Unknown	1463	213	913	1562	167

Boston-Cambridge-Quincy, MA-NH	MA	BOSTON-QUINCY, MA	Asian	1133	152	351	250	58
			Black	4086	619	2825	1667	351
			White Non-Hispanic	34447	3112	9059	7853	1752
			Hispanic	2145	306	1198	686	215
			Other	762	98	487	324	74
			Unknown	8664	1407	6843	7640	3384
		CAMBRIDGE-NEWTON-FRAMINGHAM, MA	Asian	1415	183	395	330	63
			Black	754	137	591	310	94
			White Non-Hispanic	25890	2222	5856	5335	1086
			Hispanic	1382	179	781	487	120
			Other	560	49	213	189	32
			Unknown	5402	935	4018	6356	1250
		ESSEX COUNTY, MA	Asian	279	37	109	69	14
			Black	366	70	300	166	19
			White Non-Hispanic	15775	1392	4032	2973	756
			Hispanic	1684	260	1140	508	119
			Other	446	54	339	206	31
			Unknown	3012	511	2966	3301	1409
	NH	ROCKINGHAM COUNTY-STRAFFORD COUNTY, NH	Asian	64	19	56	22	7
			Black	51	19	42	25	8
			White Non-Hispanic	11247	1354	3738	2481	792
			Hispanic	194	24	97	62	11
			Other	117	24	61	41	19
			Unknown	2167	416	1936	2156	1091
BRIDGEPORT-STAMFORD-NORWALK, CT	CT		Asian	389	78	159	110	35
			Black	1738	287	1306	728	182
			White Non-Hispanic	14087	1764	3866	3233	959
			Hispanic	1946	355	1147	737	227
			Other	419	81	214	148	42
			Unknown	4267	951	3129	3321	3081
BURLINGTON-SOUTH BURLINGTON, VT	VT		Asian	28	3	10	6	5
			Black	13	4	8	10	3
			White Non-Hispanic	3960	385	1005	654	266
			Hispanic	42	6	10	11	11
			Other	62	10	22	19	4
			Unknown	796	106	547	652	196
HARTFORD-WEST HARTFORD-EAST HARTFORD, CT	CT		Asian	387	81	173	137	26
			Black	2032	531	1765	1261	212
			White Non-Hispanic	19323	2602	6338	6593	1147
			Hispanic	1473	292	1003	800	139
			Other	468	88	274	223	37
			Unknown	4791	1346	4759	7417	1029
LEWISTON-AUBURN, ME	ME		Asian	4		1	1	2
			Black	10		6	5	
			White Non-Hispanic	2176	253	973	816	110
			Hispanic	27	5	13	5	2
			Other	26	7	16	10	1
			Unknown	426	91	318	375	76
MANCHESTER-NASHUA, NH	NH		Asian	138	21	61	45	12
			Black	109	17	72	40	9
			White Non-Hispanic	9696	1081	3505	2346	1597
			Hispanic	253	54	139	66	50
			Other	147	18	82	46	40
			Unknown	2071	399	1172	1451	618
NEW HAVEN-MILFORD, CT	CT		Asian	217	66	124	108	29
			Black	1664	399	1335	803	213
			White Non-Hispanic	14589	2208	5120	4125	1481
			Hispanic	1322	324	900	597	187
			Other	394	82	240	174	108
			Unknown	3967	1043	3811	4410	2808
NORWICH-NEW LONDON, CT	CT		Asian	100	24	43	56	13
			Black	216	44	142	111	22
			White Non-Hispanic	5246	646	1739	1909	272
			Hispanic	300	56	187	156	30
			Other	164	31	110	73	6
			Unknown	1277	276	1188	1695	154
PITTSFIELD, MA	MA		Asian	5	1	3	1	1
			Black	23	8	16	11	4
			White Non-Hispanic	2160	229	913	698	150
			Hispanic	36	4	19	12	6
			Other	26	1	21	6	5
			Unknown	371	63	478	715	93

PORTLAND-SOUTH PORTLAND-BIDDEFORD, ME	ME		Asian	76	20	49	31	8
			Black	46	9	30	18	8
			White Non-Hispanic	13889	1468	4391	3550	593
			Hispanic	142	19	58	43	11
			Other	174	39	76	60	9
			Unknown	2547	426	2031	2297	863
PROVIDENCE-NEW BEDFORD-FALL RIVER, RI-MA	MA		Asian	120	22	42	42	9
			Black	339	50	216	144	33
			White Non-Hispanic	12849	1239	3869	3502	607
			Hispanic	516	65	248	162	46
			Other	219	29	92	91	17
			Unknown	2551	457	2297	3504	695
	RI		Asian	316	46	153	123	27
			Black	1090	164	604	419	155
			White Non-Hispanic	25688	2480	7092	8222	1994
			Hispanic	2316	286	1158	816	235
			Other	668	86	325	266	85
			Unknown	6995	1397	4743	8266	1329
SPRINGFIELD, MA	MA		Asian	115	24	65	48	16
			Black	639	146	614	350	75
			White Non-Hispanic	10354	1256	4429	3693	793
			Hispanic	921	150	762	454	72
			Other	255	38	170	112	19
			Unknown	2444	519	3674	4116	651
WORCESTER, MA	MA		Asian	414	43	131	90	40
			Black	500	78	392	210	63
			White Non-Hispanic	17478	1561	5289	3978	1505
			Hispanic	1027	164	665	337	134
			Other	334	53	185	124	33
			Unknown	4019	733	4048	3948	2491
NA (OUTSIDE OF MSA/MD)	CT		Asian	55	15	23	15	4
			Black	68	27	76	53	7
			White Non-Hispanic	6903	952	2586	2300	603
			Hispanic	249	51	181	95	31
			Other	113	20	58	47	5
			Unknown	1582	385	1526	1983	940
	ME		Asian	11	2	10	2	
			Black	13	4	17	21	2
			White Non-Hispanic	8393	1100	4886	3665	486
			Hispanic	84	15	53	37	4
			Other	84	16	64	40	4
			Unknown	1785	357	1764	1898	401
	MA		Asian	6	1	2		
			Black	38	7	16	15	4
			White Non-Hispanic	1267	109	258	226	47
			Hispanic	28	4	20	7	1
			Other	21		9	4	1
			Unknown	275	78	161	325	34
	NH		Asian	30	3	21	12	4
			Black	22	5	29	22	16
			White Non-Hispanic	10186	1269	4581	3184	1917
			Hispanic	135	12	71	42	16
			Other	109	20	54	41	15
			Unknown	2378	383	1841	2145	1015
	RI		White Non-Hispanic	7		2	1	1
			Hispanic		2	1		
			Other	1				
			Unknown	1	5	4	4	
	VT		Asian	15	2	10	6	1
			Black	7	2	14	9	1
			White Non-Hispanic	6341	728	2404	1608	669
			Hispanic	82	13	38	19	17
			Other	85	10	30	25	6
			Unknown	1405	211	1275	1395	371

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