

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			Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Race/Ethnicity (Summary)	LMI Status	Loan Type					
Asian	Not LMI	Conventional	7259	823	1173	907	180
		Government-Backed	71	7	9	6	1
	LMI	Conventional	1939	200	444	293	58
		Government-Backed	65	7	13	4	2
	No Data	Conventional	427	54	120	95	21
		Government-Backed	.	.	.	1	.
Black	Not LMI	Conventional	28	2	5	13	2
		Government-Backed	9360	1105	3616	1860	525
	LMI	Conventional	329	26	56	43	2
		Government-Backed	4293	600	2021	1041	252
	No Data	Conventional	378	39	101	56	12
		Government-Backed	639	96	190	218	24
White Non-Hispanic	Not LMI	Conventional	1	1	2	1	.
		Government-Backed	15	12	55	19	4
	LMI	Conventional	1	2	1	.	.
		Government-Backed	151530	13884	21265	17101	4003
	No Data	Conventional	3753	186	383	264	40
		Government-Backed	44266	4122	9990	6329	2004
Hispanic	Not LMI	Conventional	2926	179	425	240	28
		Government-Backed	9944	1123	1751	1781	235
	LMI	Conventional	22	1	9	16	1
		Government-Backed	791	137	405	361	33
	No Data	Conventional	13	1	4	14	.
		Government-Backed	14988	1467	4851	2888	622
Other	Not LMI	Conventional	529	40	101	44	6
		Government-Backed	6588	664	2604	1479	279
	LMI	Conventional	477	44	129	50	10
		Government-Backed	1084	136	314	267	36
	No Data	Conventional	4	.	2	3	.
		Government-Backed	20	28	50	40	2
Unknown	Not LMI	Conventional	1	1	1	3	.
		Government-Backed	4269	472	953	684	157
	LMI	Conventional	172	14	21	5	2
		Government-Backed	1062	129	544	357	77
	No Data	Conventional	80	4	24	12	1
		Government-Backed	150	14	44	45	7
Unknown	Not LMI	Conventional	2	.	1	.	.
		Government-Backed	8	4	9	11	.
	LMI	Conventional	23051	3248	6188	5373	1593
		Government-Backed	308	26	71	55	10
	No Data	Conventional	6022	1000	3942	2924	965
		Government-Backed	267	17	54	48	7
Unknown	Not LMI	Conventional	3487	450	875	1649	164
		Government-Backed	11	3	10	17	.
	LMI	Conventional	166	167	271	256	104
		Government-Backed	4	1	1	3	1
	No Data	Conventional	.	.	.	.	.
		Government-Backed	.	.	.	.	.

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			Originated	Approved-Not Accepted	Denied	Withdrawn	Incomplete
Race/Ethnicity (Summary)	LMI Status	Loan Type					
Asian	Not LMI	Conventional	515	105	304	104	22
		Government-Backed	5	.	.	.	.
	LMI	Conventional	226	63	368	49	19
		Government-Backed	.	1	.	.	.
	No Data	Conventional	20	5	20	7	.
Black	Not LMI	Conventional	1207	206	1266	358	41
		Government-Backed	26	.	5	.	.
	LMI	Conventional	993	171	1688	303	38
		Government-Backed	14	3	4	3	1
	No Data	Conventional	37	3	49	6	1
White Non-Hispanic	Not LMI	Conventional	38629	3978	12339	5351	867
		Government-Backed	183	10	12	15	.
	LMI	Conventional	16640	2070	10622	2887	402
		Government-Backed	58	13	8	9	5
	No Data	Conventional	1327	93	387	126	23
Hispanic	Not LMI	Conventional	67	2	1	5	3
		Government-Backed	364	14	54	10	.
	LMI	Conventional	1528	223	1231	373	58
		Government-Backed	45	7	3	6	.
	No Data	Conventional	1021	203	2018	322	33
Other	Not LMI	Conventional	23	5	6	6	.
		Government-Backed	66	10	60	7	2
	LMI	Conventional	1	.	.	1	.
		Government-Backed	7	.	4	1	.
	No Data	Conventional	874	120	682	314	26
Unknown	Not LMI	Conventional	10	1	3	1	.
		Government-Backed	411	72	762	216	20
	LMI	Conventional	1	2	2	.	.
		Government-Backed	19	2	67	4	.
	No Data	Conventional	1	.	.	.	.
Unknown	Not LMI	Conventional	10	.	14	.	1
		Government-Backed	6406	1399	4053	2717	446
	LMI	Conventional	2	18	7	15	.
		Government-Backed	2459	601	3725	2066	225
	No Data	Conventional	1	7	3	15	.
Unknown	Not LMI	Conventional	464	27	183	110	13
		Government-Backed	.	.	.	1	.
	LMI	Conventional	.	.	.	.	.
		Government-Backed	.	.	.	.	.
	No Data	Conventional	31	.	29	6	3

Source: 2005 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
Race/Ethnicity (Summary)	LMI Status	Loan Type					
Asian	Not LMI	Conventional	3746	518	1140	921	226
		Government-Backed	9	1	1	4	1
	LMI	Conventional	1239	257	768	429	93
		Government-Backed	4		3	1	1
	No Data	Conventional	345	68	96	160	55
		Government-Backed	11	1	4	2	
Black	Not LMI	Conventional	7733	1280	5264	3163	731
		Government-Backed	67	11	19	16	11
	LMI	Conventional	5312	1184	4871	2595	420
		Government-Backed	66	15	36	16	11
	No Data	Conventional	628	119	257	628	313
		Government-Backed	119	28	14	16	7
White Non-Hispanic	Not LMI	Conventional	189093	18963	52330	47973	12794
		Government-Backed	625	61	162	86	36
	LMI	Conventional	74703	8956	33402	22571	5129
		Government-Backed	391	49	160	78	29
	No Data	Conventional	15660	2230	2783	4517	1959
		Government-Backed	1063	158	90	71	49
Hispanic	Not LMI	Conventional	9619	1489	5268	3264	931
		Government-Backed	101	20	29	16	5
	LMI	Conventional	5737	966	4337	2356	541
		Government-Backed	96	16	56	22	8
	No Data	Conventional	895	151	291	524	202
		Government-Backed	90	21	18	12	7
Other	Not LMI	Conventional	12	9	24	8	3
		Government-Backed	3949	529	1801	1409	421
	LMI	Conventional	29	7	10	4	3
		Government-Backed	1507	289	1305	753	118
	No Data	Conventional	18	2	10	6	3
		Government-Backed	245	36	70	146	57
Unknown	Not LMI	Conventional	31	8	4	3	3
		Government-Backed	11	1	7	4	1
	LMI	Conventional	41238	7607	29333	41644	16810
		Government-Backed	78	11	36	43	8
	No Data	Conventional	19226	4094	22613	23306	7075
		Government-Backed	59	16	32	27	8
	Not in MSA	Conventional	4270	940	3671	6136	326
		Government-Backed	119	31	85	50	10
	Not in MSA	Conventional	120	125	123	201	17
		Government-Backed				2	

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