



1998 Eleventh District HMDA Profile

The Federal Financial Institutions Examination Council (FFIEC) has released the 1998 home mortgage loan data gathered under the Home Mortgage Disclosure Act (HMDA). The national data, released in August 1999, reflect lending for nearly 8,000 institutions covered by the act. This profile summarizes lending patterns for the United States and 10 geographically diverse metropolitan statistical areas (MSAs) in the Eleventh District, which includes Texas, southern New Mexico and northern Louisiana.

Home Purchase Loans

Figures 1 through 3 show the percentage changes in home purchase loans (conventional plus government-insured) from 1997 to 1998 by racial/ethnic group and income level. Because of smaller population and number of

loan originations in the four smaller MSAs studied—Brownsville, Laredo, Las Cruces and Shreveport—only percentage changes for the two largest ethnic groups in each city are given. Table 1 contains the complete HMDA data reflected in the figures.

National Lending Patterns

Nationally, as shown in Figure 1A, home purchase loans increased in all racial/ethnic categories, with the largest increase—21 percent—among American Indians. Loans to Hispanics increased 16 percent, followed by a 13 percent increase for both Asians and Whites and 8 percent for Blacks. The category of race unknown increased by more than 57 percent, representing almost 7 percent of all originations.

During 1998, home purchase loans increased across all income levels, as shown in Figure 1B. When the loan data are segmented by income levels, low- or

moderate-income borrowers increased by 19 percent, the largest percentage increase of any income group.

Additionally, lending to low- or moderate-income Black, Hispanic, White and Asian borrowers increased at a faster rate than that to their middle- and upper-income counterparts across the United States.

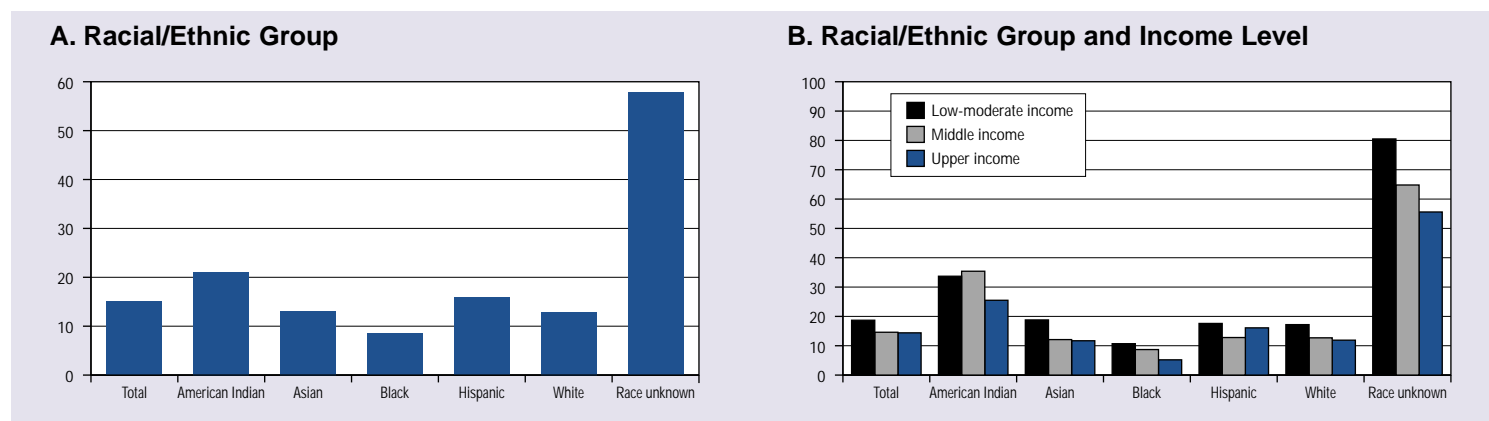
Racial/Ethnic Lending Patterns in 10 MSAs

The six largest MSAs recorded increased total loan originations in 1998, as shown in Figure 2. Dallas and Houston had the largest percentage increases: 26 and 25, respectively. Fort Worth posted a 20 percent increase, followed by Austin, with 19 percent, and El Paso and San Antonio, both with 12 percent.

A snapshot of lending in the major MSAs shows that:

- The percentage increases of Hispanic borrowers were generally

Figure 1
1997–98 Percent Change in Home Purchase Loans in the United States



NOTE: Total includes some unidentified groups.

DATA SOURCE: Federal Financial Institutions Examination Council, 1998 Home Mortgage Disclosure Act Reports.

higher than the 16 percent national average for Hispanics, with Dallas and Houston recording the largest percentage gains, 38 and 26, respectively. The lowest increases were 14 percent in El Paso and 15 percent in San Antonio.

- The percentage increase of Black borrowers was higher than the 8 percent national average in four of the six larger cities. Fort Worth recorded the highest gain at 37 percent, followed by Dallas' 25 percent increase. Austin and San Antonio had the smallest percentage gains at 2 and 5, respectively.

- More American Indians received home loans in the major cities, except in El Paso and San Antonio, where lending dropped 23 percent and 15 percent, respectively, from 1997 to 1998.

- Among White borrowers, four MSAs showed increases higher than the 13 percent national average, including Houston at 25 percent and Dallas at 22 percent. In San Antonio and El Paso, lending to Whites increased only 7 percent and 6 percent, respectively.

- Lending to Asians increased in all six large MSAs, with the greatest gains in Dallas, 31 percent; Fort Worth, 25 percent; and Houston, 22 percent.

- In all six of the largest MSAs, the race unknown category increased by more than 40 percent.

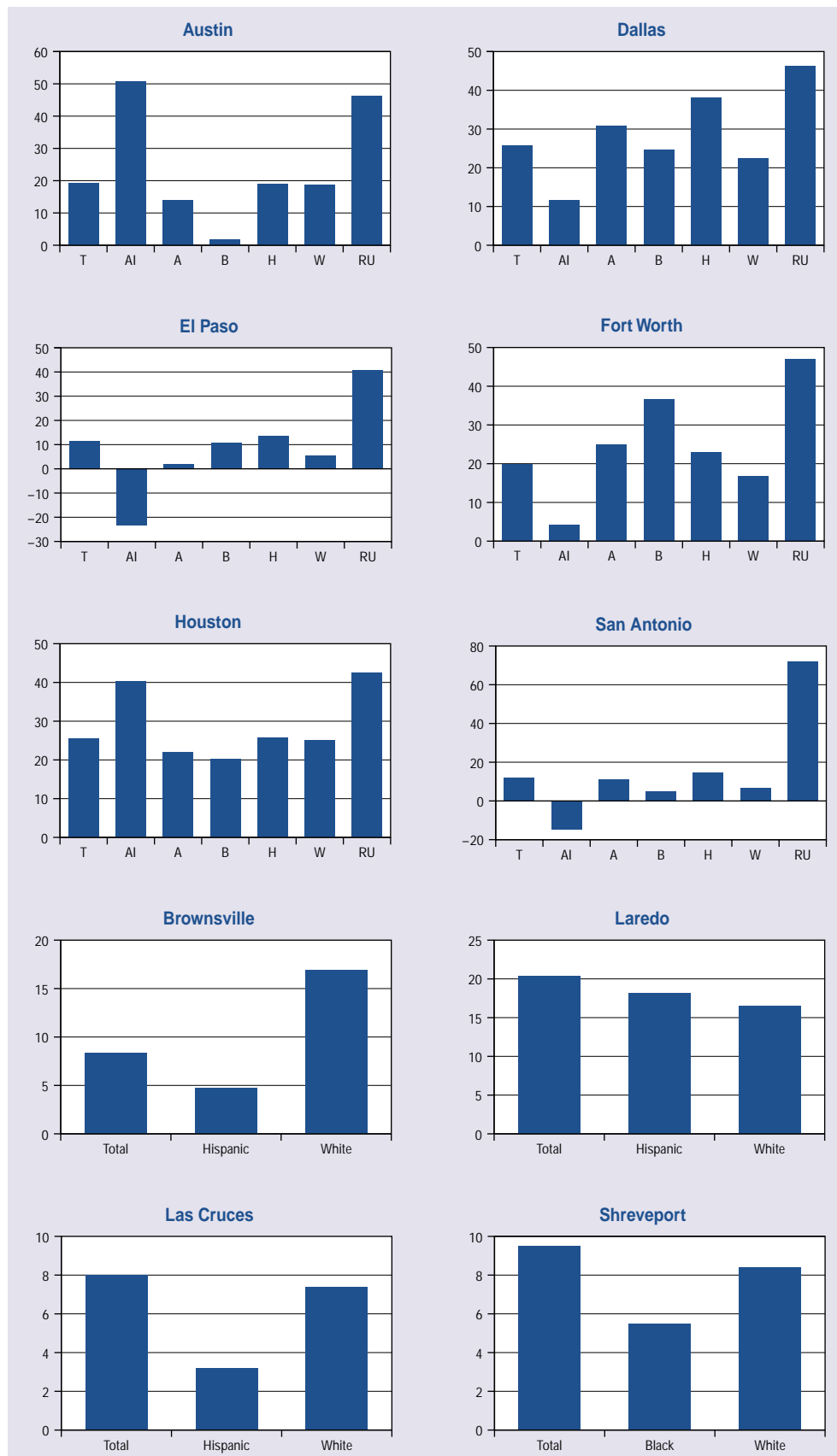
Among the four smaller MSAs, all but Laredo were below the national average of 15 percent for total lending increases. Laredo saw a 20 percent jump in total lending.

Lending in Shreveport increased almost 6 percent for Blacks and about 8 percent for Whites. Lending to Hispanics rose 3 percent in Las Cruces, nearly 5 percent in Brownsville and 18 percent in Laredo. Percentage gains for Whites ranged from 7 in Las Cruces to 17 in Brownsville and Laredo.

Lending Patterns by Racial/Ethnic Group and Income

As seen in Figure 3, total lending to low- or moderate-income borrowers increased in all six of the larger MSAs, with five experiencing sizable percentage increases: 37 in Dallas, 25 in Austin and El Paso, 23 in Houston and 19 in Fort Worth. The percentage increases are larger than the national average increase of 19 percent for the low- or moderate-income category.

Figure 2
1997–98 Percent Change in Home Purchase Loans in 10 Eleventh District MSAs by Racial/Ethnic Group*

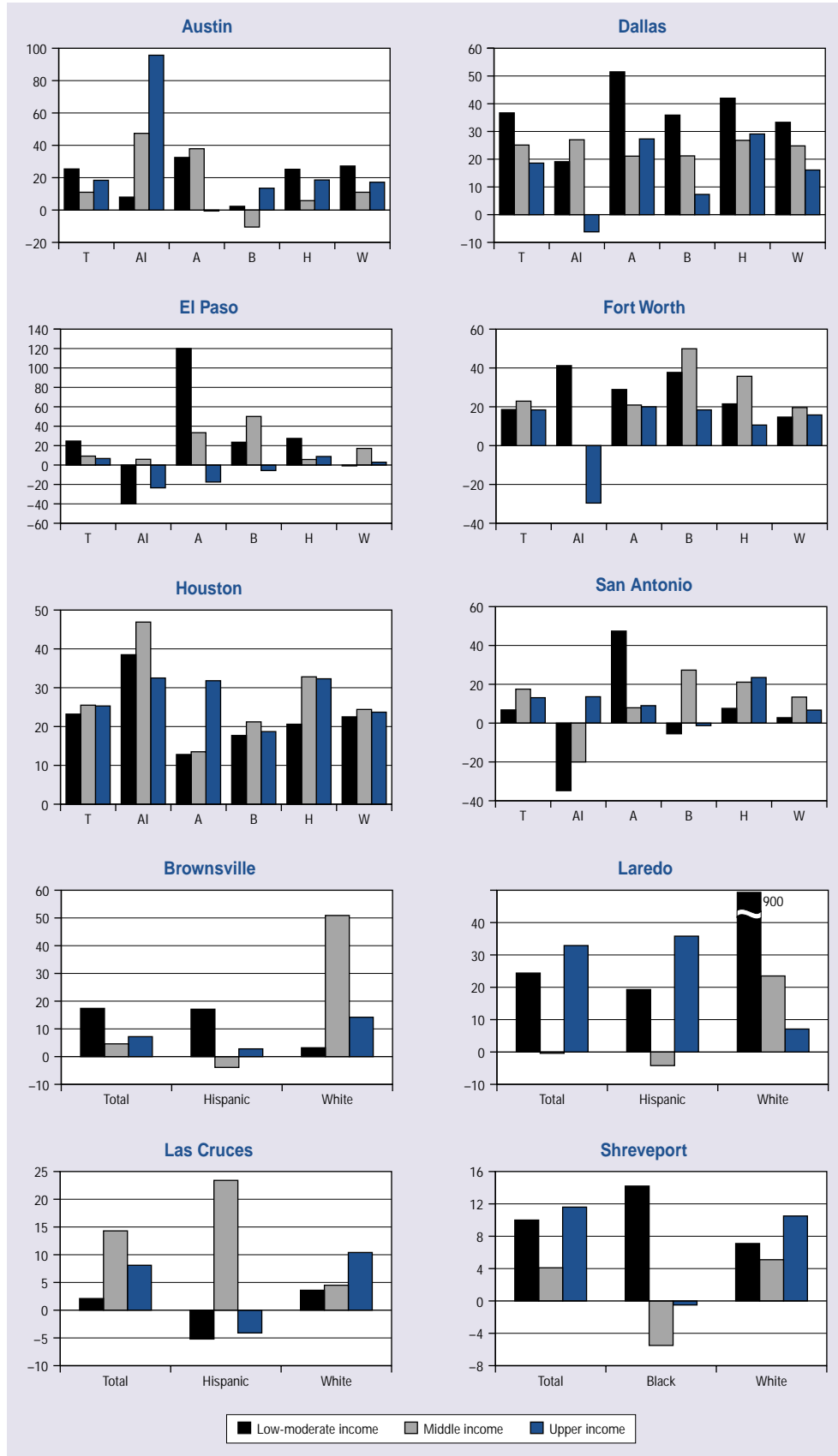


* T, Total; AI, American Indian; A, Asian; B, Black; H, Hispanic; W, White; RU, race unknown.

NOTE: Total represents percentage change for entire MSA and includes some unidentified groups.

SOURCE: Federal Financial Institutions Examination Council, 1998 Home Mortgage Disclosure Act Reports.

Figure 3
1997–98 Percent Change in Home Purchase Loans
in 10 Eleventh District MSAs by Ethnicity* and Income Level



* T, Total; AI, American Indian; A, Asian; B, Black; H, Hispanic; W, White.

NOTE: Total represents percentage change for entire MSA and includes some unidentified groups.

SOURCE: Federal Financial Institutions Examination Council, 1998 Home Mortgage Disclosure Act Reports.

Middle-income borrowing also rose significantly, ranging from a 9 percent increase in El Paso to 25 percent in Dallas and Houston, compared with a national average increase of 15 percent.

In Dallas, Fort Worth and Houston, lending to Black borrowers increased significantly in all income categories. Lending to low- or moderate-income Blacks increased by 36 percent in Dallas and 38 percent in Fort Worth. Lending to middle-income Blacks increased by 21 percent in Houston and Dallas and by almost 50 percent in Fort Worth. Lending to upper-income Black borrowers increased by more than 18 percent in both Fort Worth and Houston. In Austin lending increased by 2 percent for low- or moderate-income Blacks and by 13 percent for upper-income Blacks, but declined by more than 10 percent for the middle-income group.

Hispanics experienced increased lending across all income categories in the six large MSAs. Loans to low- or moderate-income Hispanics increased by 42 percent in Dallas and 27 percent in El Paso. Middle-income lending growth ranged from almost 6 percent in Austin and El Paso to more than 35 percent in Fort Worth. Houston, Dallas and San Antonio realized the largest increases to upper-income Hispanic borrowers.

Lending to low- or moderate-income White borrowers increased in five of the six large MSAs, led by Dallas with a 33 percent gain. Lending decreased in El Paso by 1 percent. Loans to middle- and upper-income Whites increased in each of the six large MSAs.

Loans made to Asian borrowers increased in every income category in Houston, Dallas, Fort Worth and San Antonio. In Dallas lending to low- or moderate-income Asians increased by 52 percent and in Houston by 13 percent. Lending to middle-income Asians increased by 21 percent in Dallas and 14 percent in Houston, where lending also increased in the upper-income category by almost 32 percent.

In the four smaller MSAs studied, total loans to low- or moderate-income borrowers increased. In Brownsville and Laredo, lending to low- or moderate-income Hispanics increased by 17 percent and 19 percent, respectively, but decreased in Las Cruces by more than 5

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Table 1
1998 Home Purchase Loans and 1997–98 Percentage Change by Racial/Ethnic Group and Income Level

	United States		Austin		Dallas		El Paso		Fort Worth	
	1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change
Total	4,549,997	15.0	27,477	19.1	72,082	25.6	6,977	11.6	32,438	20.3
American Indian	18,087	21.1	101	50.7	242	11.5	49	-23.4	98	4.3
Asian	133,700	13.1	720	13.9	2,776	30.8	54	1.9	796	25.0
Black	279,093	8.5	959	1.7	4,566	24.7	155	10.7	1,603	36.7
Hispanic	294,639	15.8	3,078	19.0	6,132	38.1	4,450	13.5	2,320	22.9
White	3,382,196	12.9	19,841	18.8	51,129	22.5	1,481	5.6	24,260	16.7
Race unknown	302,606	57.8	1,474	46.2	4,591	46.3	349	40.7	2,174	47.0
Low-Moderate Income										
Total	1,093,295	18.7	7,138	25.4	19,519	36.7	1,700	24.7	10,123	18.6
American Indian	5,173	33.7	27	8.0	81	19.1	18	-40.0	48	41.2
Asian	30,850	18.8	155	32.5	641	51.5	11	120.0	308	28.9
Black	115,427	10.7	438	2.3	2,127	35.9	21	23.5	742	37.7
Hispanic	113,266	17.6	1,699	25.2	4,190	42.0	1,458	27.4	1,487	21.5
White	750,819	17.2	4,350	27.2	11,214	33.3	113	-9	6,846	14.7
Race unknown	53,159	80.5	257	63.7	812	57.7	52	92.6	441	40.4
Middle Income										
Total	1,055,568	14.6	6,892	11.0	18,268	25.1	1,939	9.2	8,872	22.9
American Indian	3,849	35.4	28	47.4	80	27.0	18	5.9	28	0
Asian	35,992	12.1	222	37.9	774	21.1	8	33.3	220	20.9
Black	66,991	8.7	274	-10.5	1,304	21.2	51	50.0	502	49.9
Hispanic	74,957	12.8	790	5.8	1,125	26.8	1,410	5.7	521	35.7
White	776,389	12.7	4,888	11.0	13,189	24.8	315	17.1	6,703	19.6
Race unknown	60,886	64.8	309	45.8	1,042	34.5	65	85.7	481	30.0
Upper Income										
Total	1,620,469	14.4	12,736	18.4	32,844	18.6	3,234	6.7	12,889	18.4
American Indian	4,214	25.5	45	95.7	76	-6.2	13	-23.5	19	-29.6
Asian	57,240	11.7	334	-6	1,309	27.3	33	-17.5	246	20.0
Black	53,972	5.2	236	13.5	1,054	7.3	82	-5.7	341	18.4
Hispanic	77,464	16.1	548	18.6	746	29.1	1,518	8.8	292	10.6
White	1,243,290	11.9	10,072	17.2	25,915	16.1	1,027	2.9	10,436	15.8
Race unknown	122,561	55.6	819	47.0	2,345	46.7	225	26.4	1,055	49.0

NOTES:

- Home purchase loans include both conventional and government-insured mortgage loans.
- Loans by income categories may not add up to total loans because income is not available for some applicants.
- Details do not add to totals because the table does not include the categories of "other" and "joint."
- Low or moderate income is defined as less than 80 percent of the HUD estimated median MSA income. Middle income is defined as greater than 80 percent and less than 120 percent of median MSA income. Upper income is defined as greater than 120 percent of median MSA income.

SOURCE: Federal Financial Institutions Examination Council, 1998 Home Mortgage Disclosure Act Reports.

Houston		San Antonio		Brownsville		Laredo		Las Cruces		Shreveport	
1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change	1998 loans	Percent change
72,422	25.5	22,941	11.8	2,476	8.3	2,055	20.4	2,506	8.0	5,522	9.5
279	40.2	52	-14.8	4	-20.0	8	166.7	35	12.9	21	75.0
3,383	22.0	275	11.3	17	-41.4	11	57.1	13	-7.1	23	-43.9
5,182	20.1	982	4.8	20	33.3	4	-42.9	23	43.8	862	5.5
10,279	25.8	6,766	14.8	1,462	4.7	1,720	18.1	1,055	3.2	49	14.0
45,713	25.0	11,587	6.6	733	16.9	155	16.5	1,104	7.4	4,212	8.4
5,114	42.5	1,810	72.2	117	11.4	93	66.1	124	77.1	260	59.5
19,961	23.2	5,289	6.8	398	17.4	500	24.4	735	2.1	1,476	10.0
90	38.5	15	-34.8	0	-100.0	1	-50.0	14	-12.5	5	25.0
889	12.8	56	47.4	0	0	2	100.0	3	200.0	5	0
2,177	17.7	259	-5.5	3	300.0	1	100.0	8	100.0	450	14.2
6,454	20.6	2,696	7.6	350	17.1	469	19.3	453	-5.2	22	29.4
8,862	22.5	1,890	2.8	32	3.2	10	900.0	201	3.6	947	7.1
1,065	91.9	207	83.2	11	120.0	13	333.3	28	211.1	38	100.0
16,646	25.5	5,888	17.5	433	4.6	479	-0.4	640	14.3	1,356	4.1
72	46.9	12	-20.0	1	100.0	2	200.0	15	87.5	4	33.3
832	13.5	68	7.9	0	-100.0	3	300.0	1	-80.0	8	-20.0
1,548	21.2	336	27.3	3	300.0	0	0	6	20.0	207	-5.5
2,148	32.8	2,015	21.1	324	-3.9	432	-4.2	332	23.4	5	-28.6
10,472	24.4	2,718	13.4	83	50.9	21	23.5	233	4.5	1,064	5.1
972	52.6	307	65.1	14	40.0	13	85.7	26	85.7	44	63.0
34,221	25.3	11,355	13.1	1,617	7.2	1,019	32.9	1,103	8.1	2,625	11.6
106	32.5	25	13.6	3	-25.0	5	400.0	6	-14.3	12	140.0
1,569	31.8	145	9.0	17	-39.3	6	0	8	0	9	-65.4
1,374	18.7	376	-1.3	14	-6.7	3	-57.1	9	28.6	201	-5
1,535	32.3	1,989	23.5	775	2.8	781	35.8	260	-4.1	20	5.3
25,431	23.7	6,813	6.7	610	14.2	121	7.1	657	10.4	2,164	10.5
2,820	40.4	1,151	76.3	86	8.9	53	65.6	68	47.8	159	48.6

percent. Lending to middle-income Hispanics decreased by 4 percent in Brownsville and Laredo and increased by more than 23 percent in Las Cruces. In Laredo loans to upper-income Hispanic borrowers increased by 36 percent.

In Shreveport lending to low- or moderate-income Black borrowers increased by 14 percent and to White borrowers by 7 percent. Loans to middle- and upper-income Blacks in Shreveport declined by 5 percent and 1 percent, respectively.

Loan Application Denials

Figure 4 shows the home purchase loan denial rates by race/ethnicity and income for the 10 Eleventh District MSAs studied. The FFIEC cautions that analysis of the HMDA data alone is not sufficient to determine whether market forces, changes in underwriting practices, illegal mortgage discrimination or other factors caused the additional denials. Figure 4 illustrates that as income increased, denial rates declined.

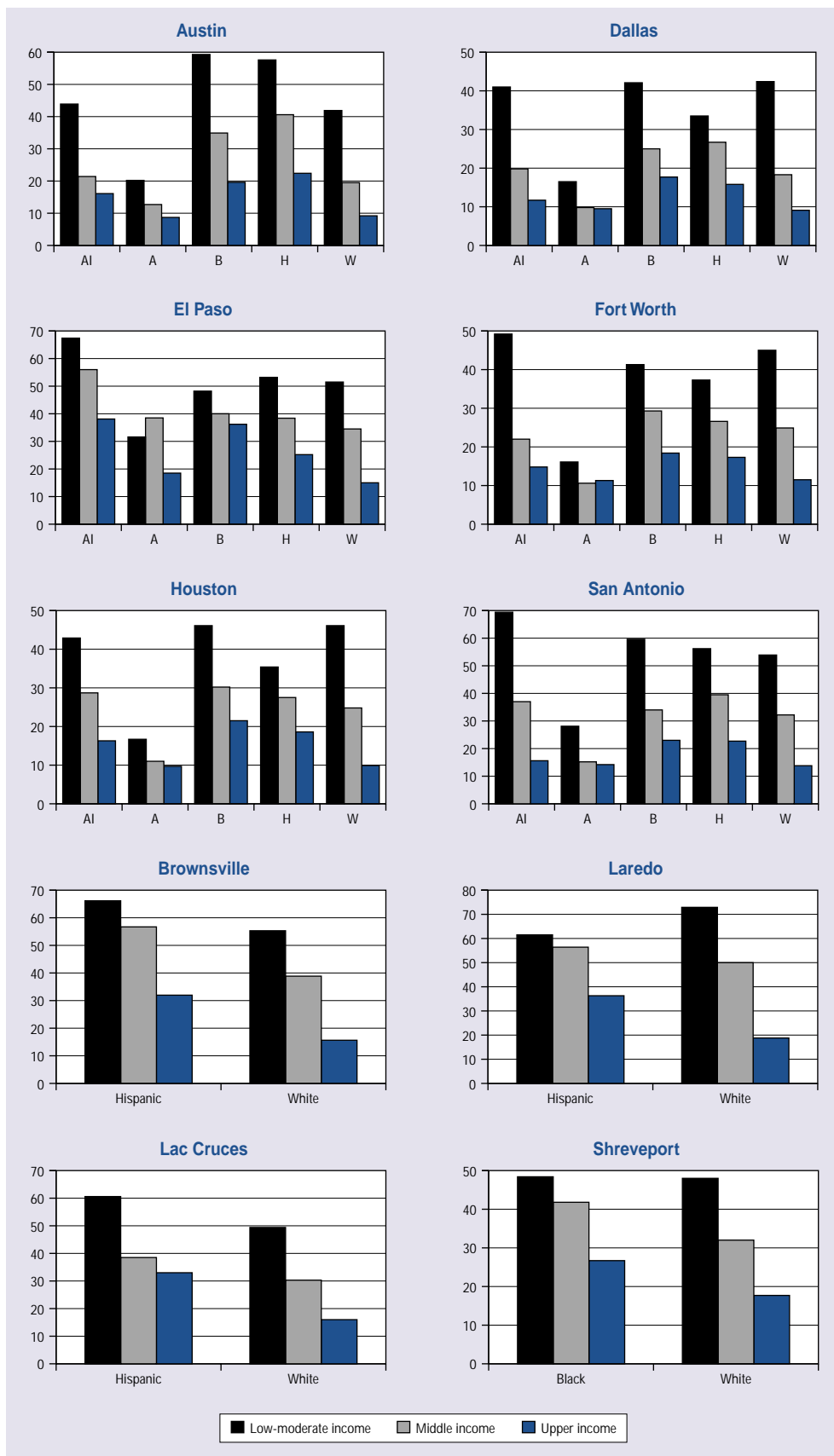
Table 2 contains the complete HMDA data reflected in the figures. In the six largest MSAs, the total denial rates ranged from 22 percent in Dallas to 35 percent in El Paso. The denial rate for low- or moderate-income applicants was generally higher than that for middle- and upper-income applicants.

White applicant denial rates were generally lower than the denial rates for Black and Hispanic applicants. The differences between White and Black applicants ranged from a low of 5 percentage points in Fort Worth to more than 24 percentage points in Austin. The differences in denial rates between White and Hispanic applicants were 27 percentage points in Austin, about 15 percentage points in El Paso and San Antonio and less than 5 percentage points in Fort Worth. Denial rates for Asian applicants were generally lower than those for other racial/ethnic groups.

In the smaller MSAs, total denial rates ranged from 32 percent in Shreveport to 48 percent in Laredo.

For additional HMDA data, see the FFIEC web site, <http://www.ffiec.gov>, or call (800) 333-4460, ext. 5377. ▀

Figure 4
1998 Home Purchase Loan Denial Rates by Ethnicity* and Income Level



* AI, American Indian; A, Asian; B, Black; H, Hispanic; W, White.
SOURCE: Federal Financial Institutions Examination Council, 1998 Home Mortgage Disclosure Act Reports.

Table 2
1998 Home Purchase Loan Denial Rates by Ethnicity and Income Level

Austin						Dallas					
	Denial rate	Applications	Originations	Not accepted*	Denied	Denial rate	Applications	Originations	Not accepted*	Denied	
Total	27.2%	47,133	27,477	4,106	12,837	Total	22.1%	114,981	72,082	10,149	25,434
American Indian	27.8%	180	101	17	50	American Indian	24.5%	458	242	45	112
Asian	12.3%	1,010	720	76	124	Asian	10.5%	3,748	2,776	242	394
Black	45.3%	2,380	959	207	1,077	Black	30.8%	8,856	4,566	873	2,729
Hispanic	48.3%	8,181	3,078	833	3,949	Hispanic	29.2%	10,507	6,132	862	3,064
White	21.0%	30,504	19,841	2,535	6,409	White	21.1%	79,222	51,129	6,908	16,755
Low-Moderate Income	48.5%	17,482	7,138	1,865	8,479	Low-Moderate Income	40.2%	39,899	19,519	4,343	16,037
American Indian	43.9%	66	27	10	29	American Indian	41.0%	178	81	24	73
Asian	20.2%	223	155	23	45	Asian	16.5%	837	641	58	138
Black	59.3%	1,382	438	124	820	Black	42.1%	4,476	2,127	465	1,884
Hispanic	57.6%	5,343	1,699	566	3,078	Hispanic	33.5%	7,183	4,190	586	2,407
White	41.9%	9,194	4,350	993	3,851	White	42.4%	24,368	11,214	2,811	10,343
Middle Income	24.3%	10,413	6,892	989	2,532	Middle Income	19.4%	25,526	18,268	2,313	4,945
American Indian	21.4%	42	28	5	9	American Indian	19.8%	116	80	13	23
Asian	12.7%	276	222	19	35	Asian	9.8%	921	774	57	90
Black	34.9%	496	274	49	173	Black	25.0%	2,021	1,304	212	505
Hispanic	40.6%	1,630	790	178	662	Hispanic	26.7%	1,752	1,125	160	467
White	19.5%	6,841	4,888	620	1,333	White	18.3%	18,068	13,189	1,581	3,298
Upper Income	10.4%	15,520	12,736	1,168	1,616	Upper Income	9.8%	40,002	32,844	3,235	3,923
American Indian	16.1%	56	45	2	9	American Indian	11.7%	94	76	7	11
Asian	8.7%	402	334	33	35	Asian	9.5%	1,573	1,309	115	149
Black	19.6%	331	236	30	65	Black	17.7%	1,483	1,054	166	263
Hispanic	22.4%	812	548	82	182	Hispanic	15.8%	999	746	95	158
White	9.2%	12,049	10,072	869	1,108	White	9.1%	31,164	25,915	2,404	2,845
El Paso						Fort Worth					
	Denial rate	Applications	Originations	Not accepted*	Denied	Denial rate	Applications	Originations	Not accepted*	Denied	
Total	35.4%	14,014	6,977	1,195	4,957	Total	27.3%	55,795	32,438	5,210	15,251
American Indian	60.5%	167	49	17	101	American Indian	33.0%	221	98	20	73
Asian	21.2%	104	54	13	22	Asian	12.4%	1,089	796	84	135
Black	37.2%	309	155	19	115	Black	32.0%	2,936	1,603	236	939
Hispanic	39.0%	9,601	4,450	846	3,743	Hispanic	31.8%	4,235	2,320	380	1,347
White	23.4%	2,401	1,481	206	562	White	27.4%	41,492	24,260	3,963	11,354
Low-Moderate Income	53.2%	4,585	1,700	445	2,440	Low-Moderate Income	43.4%	22,455	10,123	2,587	9,745
American Indian	67.4%	95	18	13	64	American Indian	49.2%	118	48	12	58
Asian	31.6%	19	11	2	6	Asian	16.1%	398	308	26	64
Black	48.2%	56	21	8	27	Black	41.3%	1,459	742	115	602
Hispanic	53.2%	3,913	1,458	374	2,081	Hispanic	37.3%	2,781	1,487	257	1,037
White	51.5%	305	113	35	157	White	45.0%	16,047	6,846	1,982	7,219
Middle Income	38.9%	3,737	1,939	346	1,452	Middle Income	24.9%	13,587	8,872	1,328	3,387
American Indian	56.0%	50	18	4	28	American Indian	22.0%	41	28	4	9
Asian	38.5%	13	8	0	5	Asian	10.6%	274	220	25	29
Black	40.0%	90	51	3	36	Black	29.3%	802	502	65	235
Hispanic	38.4%	2,725	1,410	268	1,047	Hispanic	26.6%	832	521	90	221
White	34.5%	566	315	56	195	White	24.9%	10,235	6,703	980	2,552
Upper Income	21.7%	4,628	3,234	391	1,003	Upper Income	12.0%	16,027	12,889	1,221	1,917
American Indian	38.1%	21	13	0	8	American Indian	14.8%	27	19	4	4
Asian	18.5%	54	33	11	10	Asian	11.3%	311	246	30	35
Black	36.2%	141	82	8	51	Black	18.4%	478	341	49	88
Hispanic	25.2%	2,294	1,518	198	578	Hispanic	17.3%	392	292	32	68
White	15.0%	1,343	1,027	114	202	White	11.5%	12,871	10,436	955	1,480
Houston						San Antonio					
	Denial rate	Applications	Originations	Not accepted*	Denied	Denial rate	Applications	Originations	Not accepted*	Denied	
Total	24.6%	123,020	72,422	12,082	30,323	Total	34.0%	45,113	22,941	4,606	15,353
American Indian	28.1%	531	279	58	149	American Indian	44.1%	136	52	11	60
Asian	11.3%	4,783	3,383	405	539	Asian	16.4%	428	275	44	70
Black	33.3%	11,153	5,182	1,266	3,717	Black	40.5%	2,102	982	169	852
Hispanic	30.2%	18,906	10,279	1,980	5,707	Hispanic	43.4%	15,914	6,766	1,575	6,912
White	23.1%	74,074	45,713	7,081	17,122	White	29.0%	20,957	11,587	2,325	6,069
Low-Moderate Income	42.2%	43,299	19,961	5,056	18,282	Low-Moderate Income	55.2%	15,919	5,289	1,842	8,788
American Indian	42.9%	203	90	26	87	American Indian	69.4%	62	15	4	43
Asian	16.7%	1,183	889	96	198	Asian	28.1%	96	56	13	27
Black	46.1%	5,173	2,177	611	2,385	Black	59.6%	801	259	65	477
Hispanic	35.4%	12,025	6,454	1,310	4,261	Hispanic	56.2%	8,016	2,696	818	4,502
White	46.1%	21,299	8,862	2,616	9,821	White	53.9%	5,899	1,890	832	3,177
Middle Income	25.5%	26,391	16,646	3,014	6,731	Middle Income	34.9%	11,077	5,888	1,318	3,871
American Indian	28.7%	122	72	15	35	American Indian	37.0%	27	12	5	10
Asian	11.0%	1,041	832	94	115	Asian	15.2%	92	68	10	14
Black	30.2%	2,703	1,548	340	815	Black	34.0%	588	336	52	200
Hispanic	27.5%	3,565	2,148	435	982	Hispanic	39.5%	4,116	2,015	476	1,625
White	24.8%	16,328	10,472	1,805	4,051	White	32.2%	4,914	2,718	616	1,580
Upper Income	11.3%	42,782	34,221	3,725	4,836	Upper Income	15.7%	15,106	11,355	1,376	2,375
American Indian	16.3%	147	106	17	24	American Indian	15.6%	32	25	2	5
Asian	9.7%	1,958	1,569	200	189	Asian	14.2%	190	145	18	27
Black	21.5%	2,116	1,374	287	455	Black	23.0%	552	376	49	127
Hispanic	18.6%	2,151	1,535	215	401	Hispanic	22.7%	2,924	1,989	270	665
White	9.9%	31,052	25,431	2,558	3,063	White	13.8%	8,885	6,813	846	1,226

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Table 2 (continued)

1998 Home Purchase Loan Denial Rates by Ethnicity and Income Level

Brownsville						Laredo					
	Denial rate	Applications	Originations	Not accepted*	Denied		Denial rate	Applications	Originations	Not accepted*	Denied
Total	34.1%	4,866	2,476	453	1,658	Total	48.3%	5,696	2,055	695	2,752
American Indian	22.2%	9	4	1	2	American Indian	41.2%	17	8	2	7
Asian	16.0%	25	17	1	4	Asian	25.0%	20	11	4	5
Black	35.9%	39	20	3	14	Black	57.1%	14	4	2	8
Hispanic	40.4%	3,285	1,462	318	1,328	Hispanic	50.1%	4,971	1,720	607	2,488
White	18.0%	1,090	733	102	196	White	33.5%	319	155	41	107
Low-Moderate Income	56.3%	1,134	398	98	638	Low-Moderate Income	62.2%	1,996	500	255	1,241
American Indian	100.0%	2	0	0	2	American Indian	75.0%	4	1	0	3
Asian	75.0%	4	0	1	3	Asian	33.3%	3	2	0	1
Black	42.9%	7	3	1	3	Black	0%	2	1	1	0
Hispanic	56.7%	1,007	350	86	571	Hispanic	61.5%	1,832	469	236	1,127
White	47.4%	76	32	8	36	White	72.9%	59	10	6	43
Middle Income	46.6%	1,021	433	112	476	Middle Income	56.3%	1,560	479	202	879
American Indian	0%	1	1	0	0	American Indian	0%	3	2	1	0
Asian	100.0%	1	0	0	1	Asian	40.0%	5	3	0	2
Black	50.0%	8	3	1	4	Black	100.0%	3	0	0	3
Hispanic	48.6%	821	324	98	399	Hispanic	56.4%	1,420	432	187	801
White	33.3%	141	83	11	47	White	50.0%	60	21	9	30
Upper Income	21.8%	2,372	1,617	238	517	Upper Income	33.1%	1,877	1,019	237	621
American Indian	0%	4	3	1	0	American Indian	40.0%	10	5	1	4
Asian	0%	17	17	0	0	Asian	16.7%	12	6	4	2
Black	31.8%	22	14	1	7	Black	55.6%	9	3	1	5
Hispanic	27.4%	1,247	775	130	342	Hispanic	36.3%	1,514	781	184	549
White	13.4%	799	610	82	107	White	18.8%	181	121	26	34

Las Cruces						Shreveport					
	Denial rate	Applications	Originations	Not accepted*	Denied		Denial rate	Applications	Originations	Not accepted*	Denied
Total	40.1%	5,903	2,506	748	2,365	Total	31.8%	10,611	5,522	1,097	3,373
American Indian	59.6%	114	35	8	68	American Indian	42.3%	52	21	6	22
Asian	51.4%	35	13	3	18	Asian	10.0%	30	23	1	3
Black	41.5%	53	23	4	22	Black	40.6%	1,896	862	156	769
Hispanic	47.9%	3,234	1,055	494	1,550	Hispanic	27.8%	79	49	3	22
White	27.9%	1,918	1,104	191	535	White	30.1%	7,730	4,212	854	2,328
Low-Moderate Income	58.0%	2,526	735	326	1,465	Low-Moderate Income	48.3%	3,707	1,476	439	1,792
American Indian	70.5%	61	14	4	43	American Indian	64.7%	17	5	1	11
Asian	66.7%	12	3	1	8	Asian	16.7%	6	5	0	1
Black	54.2%	24	8	3	13	Black	48.4%	1,037	450	85	502
Hispanic	60.6%	1,749	453	236	1,060	Hispanic	33.3%	33	22	0	11
White	49.4%	542	201	73	268	White	48.0%	2,447	947	325	1,175
Middle Income	37.0%	1,372	640	225	507	Middle Income	33.9%	2,527	1,356	314	857
American Indian	50.0%	36	15	3	18	American Indian	56.3%	16	4	3	9
Asian	88.9%	9	1	0	8	Asian	10.0%	10	8	1	1
Black	40.0%	10	6	0	4	Black	41.8%	426	207	41	178
Hispanic	38.5%	793	332	156	305	Hispanic	50.0%	12	5	1	6
White	30.3%	406	233	50	123	White	32.0%	1,928	1,064	247	617
Upper Income	22.4%	1,669	1,103	192	374	Upper Income	18.9%	3,638	2,625	327	686
American Indian	50.0%	14	6	1	7	American Indian	12.5%	16	12	2	2
Asian	16.7%	12	8	2	2	Asian	10.0%	10	9	0	1
Black	35.7%	14	9	0	5	Black	26.7%	311	201	27	83
Hispanic	33.0%	540	260	102	178	Hispanic	19.2%	26	20	1	5
White	16.0%	858	657	64	137	White	17.7%	2,968	2,164	278	526

* Applications approved but not accepted by customer.

NOTES:

1. Application totals do not include applications that were withdrawn or whose files were closed.

2. Low or moderate income is defined as less than 80 percent of the HUD estimated median MSA income. Middle income is defined as greater than 80 percent and less than 120 percent of median MSA income. Upper income is defined as greater than 120 percent of median MSA income.

SOURCE: Federal Financial Institutions Examination Council, 1998 Home Mortgage Disclosure Act Reports.



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