NATIONAL COMMUNITY REINVESTMENT COALITION NCRC

Research

Income is No Shield

Against Racial Differences in Lending II:

A Comparison of High-Cost Lending in America's Metropolitan and Rural Areas

July 2008

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National Community Reinvestment Coalition

The National Community Reinvestment Coalition is an association of more than 600 community-based organizations that promote access to basic banking services, including credit and savings, to create and sustain affordable housing, job development and vibrant communities for America's working families. Our members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, community organizing and civil rights groups, minority and women-owned business associations and social service providers from across the nation. Their work serves primarily low- and moderate-income people and minorities.

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Executive Summary

America is currently confronted with a serious foreclosure crisis, largely due to lending institutions engaging in unfair and deceptive high-cost lending. Most of the high-cost or subprime loans made in recent years feature adjustable rate mortgages (ARMs) with low "teaser" rates for the first few years, followed by rapidly rising rates. In mid-2007, warnings of a crisis were issued, as the interest rates on these loans adjusted, and both experts and pundits discussed interest rate resets and shocks.[1] Currently, the crisis is much wider and much deeper than increasing interest rates alone. Significant numbers of borrowers with ARM loans are defaulting, even before the first interest rate adjustment on their loans, suggesting that unsatisfactory underwriting practices have left them with loans that are unaffordable. Moreover, many borrowers stuck in such loans have not been able to refinance due to drops in home values, leaving them with loan amounts greater than the values of their homes.

Against the backdrop of the risky, high-cost lending practices, NCRC has observed striking racial disparities. If a consumer is a minority, particularly an African-American or Hispanic, they are most at risk of receiving a poorly underwritten high-cost loan. Middle-class or upper-class status does not shield minorities from receiving high-cost loans. NCRC observed that racial differences in lending increase as income levels increase, making middle- and upper-income (MUI) minorities more likely to receive high-cost loans than low- and moderate-income (LMI) minorities are, when compared to LMI and MUI whites.

MUI African-Americans were twice or more likely as MUI whites to receive high-cost loans in 71.4 percent of the metro areas examined in this report, while LMI African-Americans were twice or more likely as LMI whites to receive high-cost loans in just 47.3 percent of the metro areas during 2006.[2] The graphs accompanying this report also display the phenomena of lending disparities climbing with income levels when comparing Hispanics to whites and minority to non-minority census tracts.

High-cost loans compensate lenders for the added risk of lending to borrowers with credit imperfections. However, wide differences in lending by race, even when accounting for income levels, suggests that more minorities are receiving high-cost loans than is justified based on creditworthiness. As discussed below, previous studies by NCRC and others suggest that after controlling for creditworthiness and other housing market factors, minorities are receiving a disproportionately large amount of high-cost loans. When minorities receive a disproportionate amount of high-cost loans, they lose substantial amounts of equity through higher payments to their lenders. They are more exposed to irresponsibly underwritten ARM loans that are likely to result in default and foreclosure.

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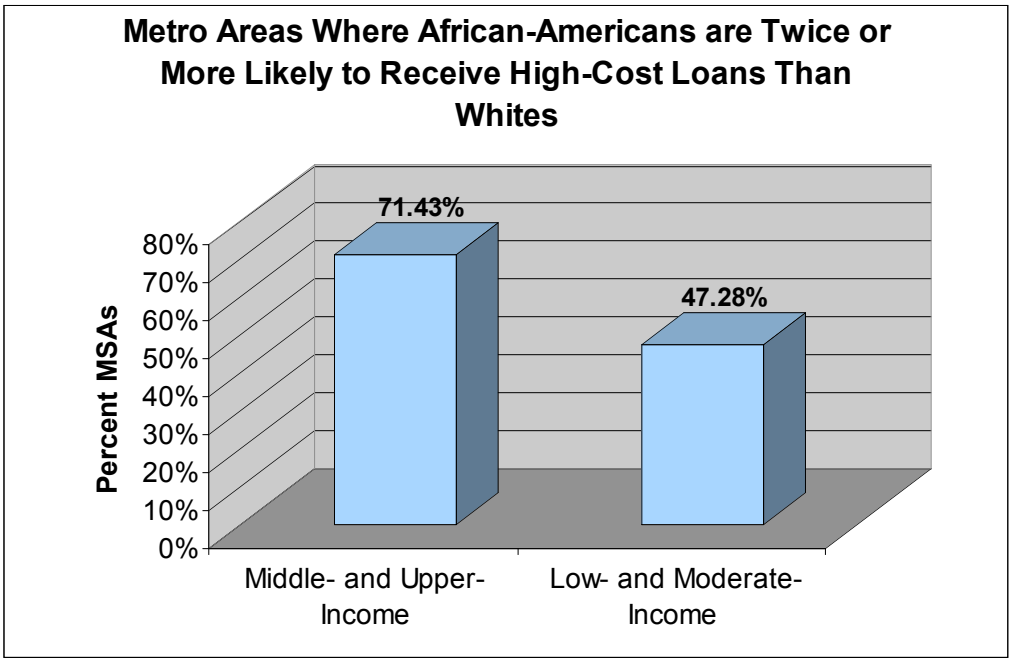
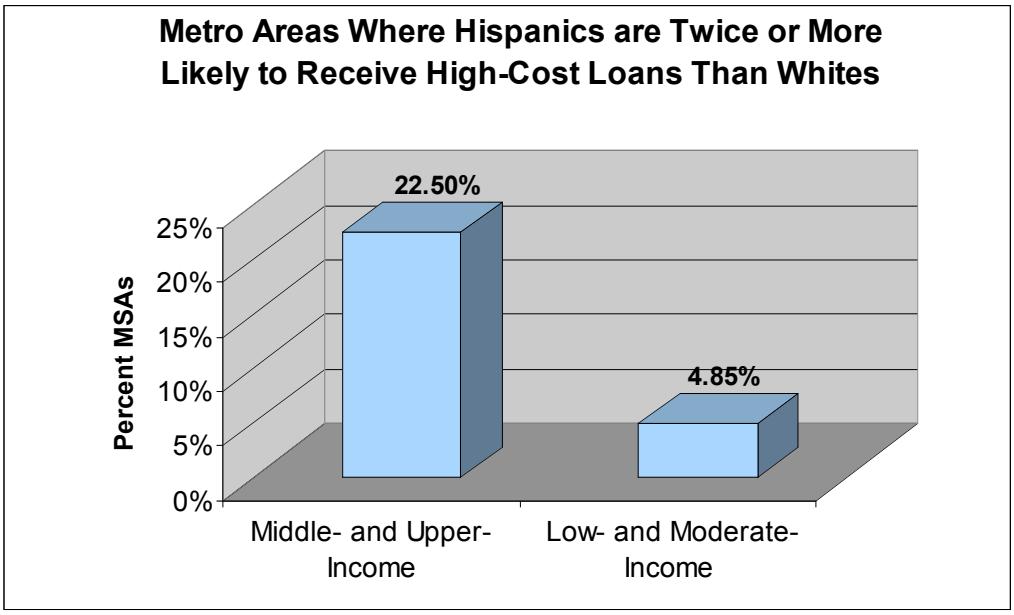
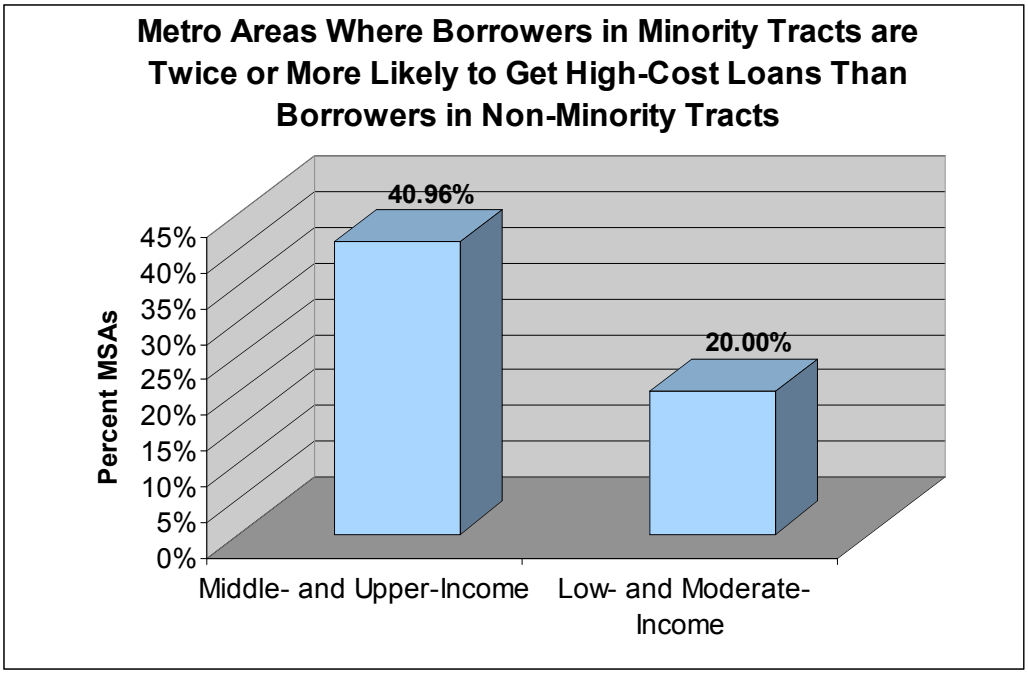
[1] Renae Merle, *Despite Interest Rate Cuts, Foreclosures Hit Record High,* The Washington Post, June 6, 2008.

[2] The year 2006 is the most recent year for which Home Mortgage Disclosure Act (HMDA) data is publicly available as of the release of this report. NCRC observed lending patterns in metropolitan statistical areas (MSAs) or metropolitan divisions (MD), using the boundaries provided in Home Mortgage Disclosure Act (HMDA) data issued by the Federal Financial Institutions Examination Council (FFIEC). Metro areas in this report refer to MSAs and MDs.


Metro Areas Where African-Americans are Twice or More Likely to Receive High-Cost Loans Than Whites
Percent MSAs
80%
70%
60%
50%
40%
30%
20%
10%
0%
71.43%
47.28%
Middle- and Upper-Income
Low- and Moderate-Income


Metro Areas Where Hispanics are Twice or More Likely to Receive High-Cost Loans Than Whites
Percent MSAs
25%
20%
15%
10%
5%
0%
22.50%
4.85%
Middle- and Upper-Income
Low- and Moderate-Income



In 2007, NCRC produced its first *Income is No Shield Against Racial Differences in Lending* report. Similar results to those presented in this report were observed, including that LMI African-Americans were twice or more likely to receive high-cost loans as LMI whites in 35.9 percent of the metro areas analyzed. Furthermore, MUI African-Americans were twice or more likely than MUI whites to receive high-cost loans in 74.2 percent of the metro areas during 2005.[3] According to this study, the most significant racial disparities occurred in the following metro areas (presented in descending order, with the most significant at the top):

Twenty Metro Areas with the Most Significant Racial Disparities

1. Milwaukee-Waukesha-West Allis, WI
2. Minneapolis-St. Paul-Bloomington, MN
3. Huntsville, AL
4. Ann Arbor, MI
5. Hartford-West Hartford-East Hartford, CT
6. Bridgeport-Stamford-Norwalk, CT
7. Greenville, NC
8. Philadelphia, PA
9. Essex County, MA
10. Durham, NC
11. Raleigh-Cary, NC
12. Dayton, OH

[3] See http://www.ncrc.org/images/stories/mediaCenter_reports/ncrcpercent20metropercent20studypercent20racepercent20andpercent20incomepercent20disparitypercent20julypercent2007.pdf for a copy of last year's study and for detailed results for metro areas.

13. Birmingham-Hoover, AL
14. Fort Wayne, IN
15. Cleveland-Elyria-Mentor, OH
16. Roanoke, VA
17. Rochester, NY
18. Harrisburg-Carlisle, PA
19. Lubbock, TX
20. Warren-Troy-Farmington Hills, MI

This report also examined the racial and ethnic disparities in rural areas. Additional lending disparities, when considering both LMI and MUI, were found in rural areas in the states of South Carolina, North Carolina and Maryland when comparing African-Americans to whites. Rural areas in the states of Colorado and Connecticut also exhibited large lending disparities when comparing Hispanics to whites.

Due to the presence of racial disparities over the past several years, NCRC calls upon multiple parties to enact bold programmatic and policy reforms to narrow racial disparities in lending and ensure a fair marketplace. Community groups and financial institutions should engage in more partnerships to devise counseling programs and lending products that are fairly priced and affordable for low- and moderate-working class Americans.

Congress should pass a comprehensive anti-predatory law that prohibits steering or price discrimination and that outlaws a range of equity-stripping and unfair practices. The Homeownership Preservation and Protection Act of 2007 (S. 2452) represents an excellent start for an anti-predatory lending bill. NCRC also recommends that Congress pass the Community Reinvestment Modernization Act of 2007 (H.R. 1289), that would encourage more prime or market rate lending to minorities. In addition, federal and state regulatory agencies need to significantly bolster the rigor of their predatory lending and fair lending enforcement.

Literature Review and Introduction

Research by academic institutions, federal agencies, community organizations, and others documents significant disparities in loan pricing based on the race, age and income levels of neighborhood residents. These disparities are due to a combination of discrimination, market failure and a variety of other factors.[4] Discrimination and market failure impedes wealth building and the creation of sustainable homeownership opportunities for residents of minority and low- and moderate-income neighborhoods.

Significant disparities in loan pricing are associated with the growth of subprime lending. A subprime or high-cost loan has an interest rate higher than prevailing and competitive rates in order to compensate for the added risk of lending to a borrower with impaired credit. It is worth noting that responsible high-cost lending often serves legitimate credit needs of borrowers with credit imperfections, thus, high-cost lending does not always constitute a predatory lending practice. NCRC defines a predatory loan as any loan designed to exploit borrowers who are in a potentially vulnerable state due to financial conditions, minority status or income level. Predatory loans are a subset of subprime and non-traditional prime loans.[5] A predatory loan has one or more of the following features: 1) it charges more in interest and fees than is required to cover the added risk of lending to borrowers with credit imperfections, 2) it contains abusive terms and conditions that trap borrowers and lead to increased indebtedness, 3) it does not take into account the borrower's ability to repay the loan, and 4) it violates fair lending laws by targeting women, minorities and communities of color.

According to a 2001 Federal Reserve Survey of Consumer Finances, the median value of financial assets was $38,500 for whites and $7,200 for minorities in that year. Whites had more than five times the dollar amount of financial assets than their minority counterparts. Likewise, the median home value for whites was $130,000 and $92,000 for minorities in 2001.[6] The Federal Reserve Survey of Consumer Finances reports that by 2004 the median net worth of minorities was only 17.6 percent of that for all other families. In addition, the median net worth

[4] The disparities discussed in this report reflect a number of factors including income, wealth, and credit rating. Discrimination remains a significant factor. Several studies discussed below have found that despite even controlling on credit-related factors, disparities persist. The disparities in this report do not necessarily reveal levels of discrimination in the marketplace, but they do reveal the presence of ongoing barriers associated with socioeconomic factors.

[5] A non-traditional loan is a loan that does not have a standard fixed-rate interest rate and/or does not have a traditional 30-year term. An example of a non-traditional loan is an interest-only loan in which the borrower only has to make interest payments during a specified time period of the loan. An option ARM loan features a number of payment options; under one option the borrower does not even have to pay the monthly interest that is due. A substantial number of subprime loans are non-traditional loans as are a significant number of prime loans. Option ARM loans, for example, are almost always prime loans.

[6] Ana M. Aizcorbe, Arthur B. Kennickell, and Kevin B. Moore, *Recent Changes in U.S. Family Finances: Evidence from the 1998 and 2001 Survey of Consumer Finances*, Federal Reserve Bulletin, January 2003.

for African-Americans was virtually the same ($20,400) as it was in 2001 ($20,300).[7] This data supports the fact that steering high-cost loans to underserved borrowers who are qualified for market rate loans not only results in equity stripping, but also contributes to inequalities in wealth.

A neighborhood receiving a disproportionate number of subprime loans loses a significant amount of equity and wealth. For a family that qualifies for a prime loan, but receives a subprime loan, the total loss in equity during the term of the loan can range from $50,000 and $100,000. This amount represents resources that could have been used to send children to college or start a small business. Using a mortgage calculator from Bankrate.com, a $140,000 30-year mortgage with a prime rate of 6.25 percent costs about $862 a month, or about $310,320 over the life of the loan. In contrast, a 30-year subprime loan with an interest rate of 8.25 percent costs $1,052 a month, or approximately $378,637 over the life of the loan. The difference in total costs between the 6.25 percent and 8.25 percent loan is $68,317. Finally, a 30-year subprime loan at 9.25 percent costs $1,152 per month and $414,630 over the life of the loan. The difference in total costs between a 6.25 percent and 9.25 percent loan is $104,310.

For even one neighborhood, the magnitude of wealth loss due to pricing disparities and/or discrimination and a drainage of equity has significant consequences. For example, let's say that 300 families in a predominantly minority census tract with 2,000 households receive subprime loans, despite the fact that they qualify for prime loans (15 percent of families that are inappropriately steered into subprime loans is a realistic figure based on existing research). Assume that these families pay $50,000 more than they should over the life of the loan (the $50,000 figure is conservative based on the calculations immediately above). In total, the 300 families in the minority census tract have paid lenders $15 million more than they would have if they had received prime loans for which they could have qualified. The $15 million in purchasing power could have supported stores, economic development and other wealth-building endeavors for their neighborhoods.

In NCRC's *Broken Credit System* study (2004), NCRC selected ten large metropolitan areas for analysis: Atlanta, Baltimore, Cleveland, Detroit, Houston, Los Angeles, Milwaukee, New York, St. Louis, and Washington DC. For the study, NCRC obtained creditworthiness data on a one time basis from a large credit bureau. The study showed that the number of subprime loans increased as the amount of neighborhood residents in higher-credit risk categories increased. After controlling for risk and housing market conditions, however, the race and age composition of the neighborhood had an independent and strong effect, increasing the amount of high-cost subprime lending.

[7] Brian K. Bucks, Arthur B. Kennickell, and Kevin B. Moore, *Recent Changes in U.S. Family Finances: Evidence from the 2001 and 2004 Survey of Consumer Finances*, Federal Reserve Bulletin, March 2006.

In particular:

- In nine out of ten metropolitan areas, the level of subprime refinance lending increased as the number of African-Americans in the neighborhood, relative to whites, increased. In the case of home purchase subprime lending, the African-American composition of a neighborhood boosted lending in six out of ten metropolitan areas.

- The impact of the age of borrowers was significant in refinance lending. In seven metropolitan areas, the portion of subprime refinance lending increased solely when the number of neighborhood residents over the age of 65 increased.

A separate NCRC study, *Homeownership and Wealth Building Impeded* (2006), found that racial disparities in the share of borrowers receiving high-cost loans were greater for upper-income borrowers than for lower-income borrowers across the nation. High-cost loans made up 41.9 percent of all refinance loans to low- and moderate-income (LMI) African-Americans. In contrast, subprime loans were 19.2 percent of refinance loans to LMI whites in 2004. LMI African-Americans were 2.2 times more likely than LMI whites to receive high-cost loans. For middle- and upper-income (MUI) African-Americans, high-cost loans made up a large percentage (30.2 percent) of all refinance loans. Moreover, the subprime share of loans to MUI African-Americans was 2.7 times larger than the subprime share of loans to MUI whites.

NCRC's findings remain consistent with other research that has been conducted on subprime lending. A survey study that was conducted by Freddie Mac analysts found that two-thirds of subprime borrowers were not satisfied with their loans, while three-quarters of prime borrowers believed they received fair rates and terms.[8] In previous years, Freddie Mac and Fannie Mae have stated that close to one- third to one- half of borrowers who qualify for low- cost loans receive subprime loans.[9]

The Federal Reserve also released analyses of the 2004 and 2005 HMDA data, revealing racial disparities even after controlling for income levels, loan types and geographical areas.[10] Author, researcher and professor Dan Immergluck was one of the first researchers to document the "hypersegmentation" of lending by race of neighborhood.[11] The Department of Housing and Urban Development (HUD) found that after controlling for housing stock characteristics and the

[8] Freddie Mac analysts Marsha J. Courchane, Brian J. Surette, Peter M. Zorn, *Subprime Borrowers: Mortgage Transitions and Outcomes*, September 2002, prepared for Credit Research Center, Subprime Lending Symposium in McLean, VA.
[9] *Fannie Mae Vows More Minority Lending*, The Washington Post, March 16, 2000, page E01. Freddie Mac web page, http://www.freddiemac.com/corporate/reports/moseley/chap5.htm.
[10] Robert B. Avery, Glenn B. Canner, and Robert E. Cook, "New Information Reported under HMDA and Its Application in Fair Lending Enforcement." *Federal Reserve Bulletin*, Summer 2005. Robert B. Avery, Kenneth P. Brevoot, and Glenn B. Canner, "Higher-Priced Home Lending and the 2005 HMDA Data," *Federal Reserve Bulletin*, September 2006.
[11] Dan Immergluck, *Two Steps Back: The Dual Mortgage Market, Predatory Lending, and the Undoing of Community Development*, the Woodstock Institute, November 1999.

income level of the census tract, subprime lending increases as the minority level of the tract increases.[12] Federal Reserve economists Paul Calem and Kevin Gillen, along with Susan Wachter of the Wharton School of Business, also use credit scoring data to conduct econometric analysis scrutinizing the influence of credit scores, demographic characteristics and economic conditions on the level of subprime lending. Their study found that after controlling for creditworthiness and housing market conditions, the level of subprime refinance and home purchase loans increased in a statistically significant fashion as the portion of African-Americans increased on a census tract level in Philadelphia and Chicago.[13] The Center for Responsible Lending (CRL) also used the 2004 HMDA data with pricing information to reach the same conclusions that racial disparities remain after controlling for creditworthiness. A more recent CRL study suggests that brokers are particularly likely to steer borrowers into subprime loans.[14]

[12] Randall M. Scheessele, *Black and White Disparities in Subprime Mortgage Refinance Lending*, April 2002, published by the Office of Policy Development and Research, the U.S. Department of Housing and Urban Development.

[13] Paul S. Calem, Kevin Gillen, and Susan Wachter, *The Neighborhood Distribution of Subprime Mortgage Lending*, October 30, 2002. Available via pcalem@frb.gov. Paul S. Calem, Jonathan E. Hershaff, and Susan M. Wachter, *Neighborhood Patterns of Subprime Lending: Evidence from Disparate Cities*, in Fannie Mae Foundation's Housing Policy Debate, Volume 15, Issue 3, 2004 pp. 603-622

[14] Center for Responsible Lending, *Unfair Lending: The Effect of Race and Ethnicity on the Price of Subprime Mortgages. ,* see http://www.responsiblelending.org/issues/mortgage/reports/page.jsp?itemID=29371010. Also see *Steered Wrong: Brokers, Borrowers, and Subprime Loans*, April 2008, http://www.responsiblelending.org/pdfs/steered-wrong-brokers-borrowers-and-subprime-loans.pdf.

Research Findings

For this report, NCRC conducted an analysis of Home Mortgage Disclosure Act (HMDA) 2006 data for metropolitan areas across the country, the most recent publicly available data on an industry-wide basis. NCRC considered loans for traditional single family homes occupied by the borrowers of the loans (investor-owned properties were not considered). The home loan data considered was home purchase, refinance and home improvement lending (first liens only). HMDA data reports pricing information for high-cost loans. Based on HMDA data, NCRC considered loans without pricing information to be market-rate loans and loans with pricing information to be high-cost loans.

NCRC focused analysis on racial disparities in lending experienced by low- and moderate-income borrowers, considered separately from middle- and upper-income borrowers. Income level is an important factor in the lending process. Large disparities at all income levels suggest a lack of competition among lenders and other market barriers that can be reduced by concerted action. While persistent racial disparities across all income levels do not prove discrimination, it does show that action should be taken to narrow particularly large disparities for middle- and upper-income minorities and whites.

Largest and Smallest Disparities Experienced by Low- and Moderate-Income African-Americans

The home lending analysis of low- and moderate-income (LMI) African-American vs. white borrowers reveals significant disparities in lending (see Table 1). All 184 metro areas that had enough observations to be ranked in our analysis had a high-cost disparity ratio of over one.[15] The high-cost disparity ratio displays differences in lending between LMI African-American and white borrowers, where a threshold of one indicates no disparity (that is to say that LMI African-American and white borrowers received an equal share of high-cost loans), and a ratio of more than one indicates that LMI African-Americans received a disproportionate share of high-cost loans, as compared to LMI whites.

The five metro areas where the smallest disparities between LMI African-Americans and LMI whites were observed are:

1. Phoenix-Mesa-Scottsdale, AZ
2. Tucson, AZ
3. Alexandria, LA
4. Killeen-Temple-Fort Hood, TX
5. San Antonio, TX

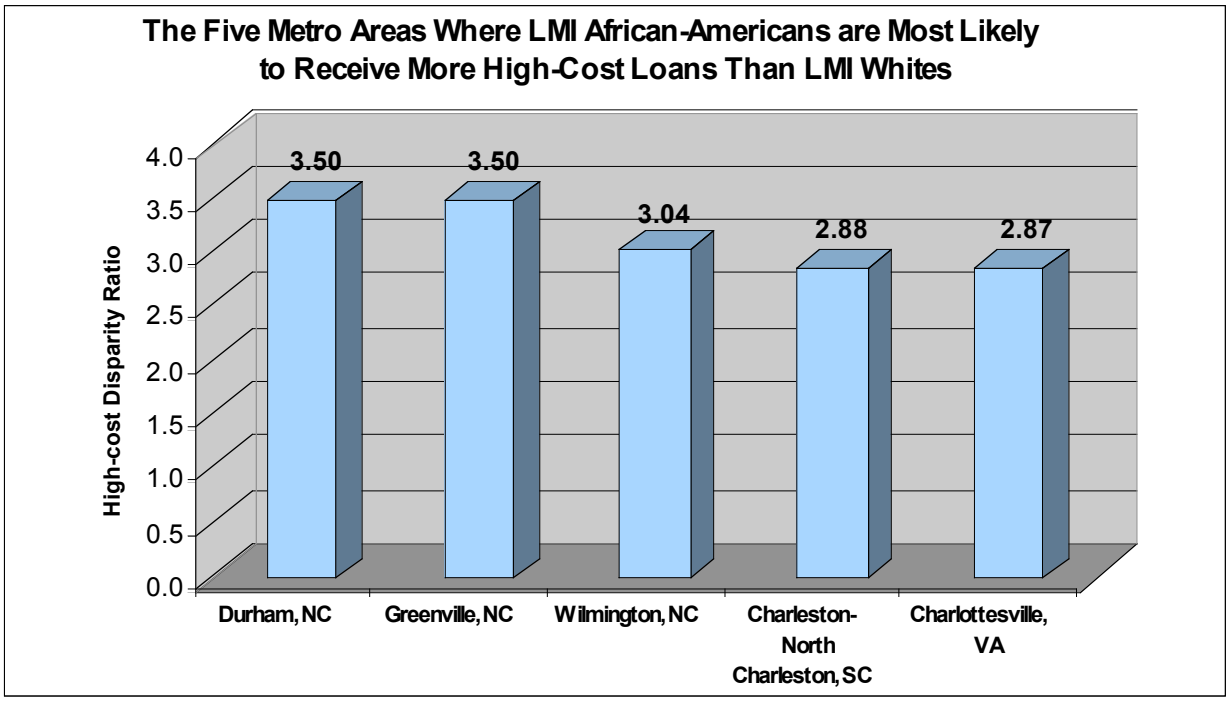
[15] NCRC ranked a metro area if it had 50 or more prime and high-cost loans to each racial group in a comparison. For example, both LMI African-Americans and LMI whites had to receive a minimum of 50 prime and high-cost loans. A lower number of observations for a racial group of borrowers are not meaningful in a statistical sense. Also, lower ranks correspond to a worse disparity; a rank of one means that a metro area has the worst disparity on a particular fair lending indicator or category such as LMI African-Americans compared to LMI whites.

All five of these metro areas had a high-cost disparity ratio of 1.3 or less, indicating that LMI African-Americans received a slightly higher portion of high-cost loans as compared to LMI whites.

In contrast, almost one-half of all metro areas included in this analysis (47.3 percent) had a high-cost disparity ratio of two and above. That is to say that LMI African-Americans were more than twice as likely to receive high-cost loans as were LMI whites in almost half of all metro areas that were included in this analysis. Furthermore, in 2006 LMI African-American borrowers were more than three times as likely to receive a high-cost loan compared to LMI whites in Durham, NC; Greenville, NC; and Wilmington, NC.

The percentage of high-cost loans to LMI African-Americans in Durham and Greenville, NC was more than 45 percent, as compared to LMI whites who received a little over 13 percent. In Greenville, NC, LMI African-Americans were three and a half times more likely to receive a high-cost loan than were LMI white borrowers (that means that 46.3 percent of the loans to African-Americans were high-cost, versus only 13.2 percent to LMI whites). Rounding out the five lowest scoring metro areas for LMI African-American and white disparities were Charleston, SC and Charlottesville, VA.

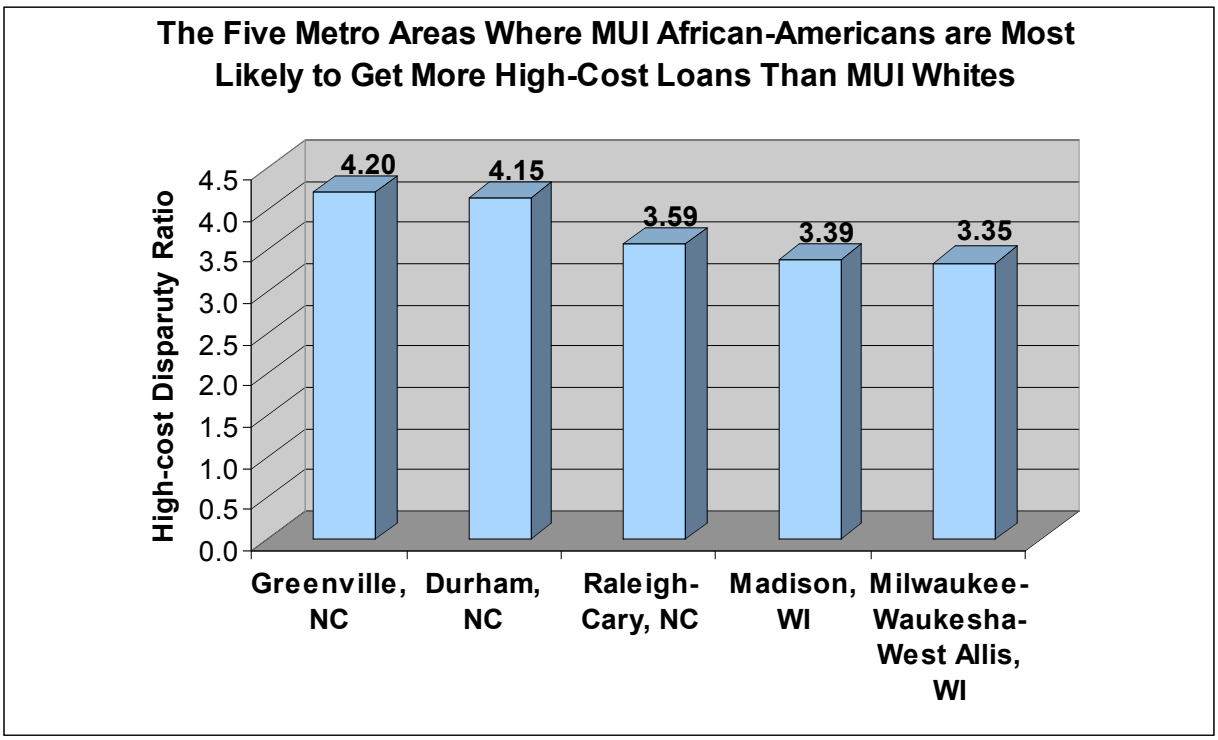
It has also been found that an additional 10 metro areas had a high-cost disparity ratio of 2.5 or above, indicating that LMI African-Americans in these metro areas were more than two and a half times as likely as LMI whites to get high-cost loans (as shown in Table 1 of the appendix).



Largest and Smallest Disparities Experienced by Middle- and Upper-Income African-Americans

Two of the metro areas included in NCRC's analysis, Greenville, NC and Durham, NC, had a high-cost disparity ratio between MUI African-Americans and MUI whites of more than four, indicating that the former group of borrowers were more than 4 times more likely to receive high-cost loans than were MUI whites. Similar to our analysis of LMI borrowers, the three metro areas with the largest MUI African-American to white disparity ratio in 2006 were Greenville, NC; Durham, NC; and Raleigh-Cary, NC.

Two Midwest metro areas, Madison, WI and Milwaukee, WI, were the fourth and fifth lowest-scoring metro areas in terms of MUI African-American and white disparities.



NCRC also found that 155 out of the 217 metro areas included in the analysis had a MUI African-American to white high-cost disparity ratio of two or above. That is to say that MUI African-American borrowers were twice, or more, likely than MUI whites to receive high-cost loans in 71.4 percent of the metro areas included in this analysis. Compared to our analysis of LMI borrowers, where LMI African-Americans were twice as likely as LMI whites to get high-cost loans in 47.3 percent of metro areas, disparities in home lending grew even larger with higher income levels.

In only one out of 217 metro areas that were ranked in the analysis, MUI African-Americans had a lower probability of receiving a high-cost loan, compared to MUI whites. Namely, the African-

American to white high-cost disparity ratio in El Paso, TX was below one (0.85) indicating that MUI African-Americans received a smaller portion of high-cost loans, as compared to MUI whites (see Table 2).

Largest and Smallest Disparities Experienced by Low- and Moderate-Income Hispanics

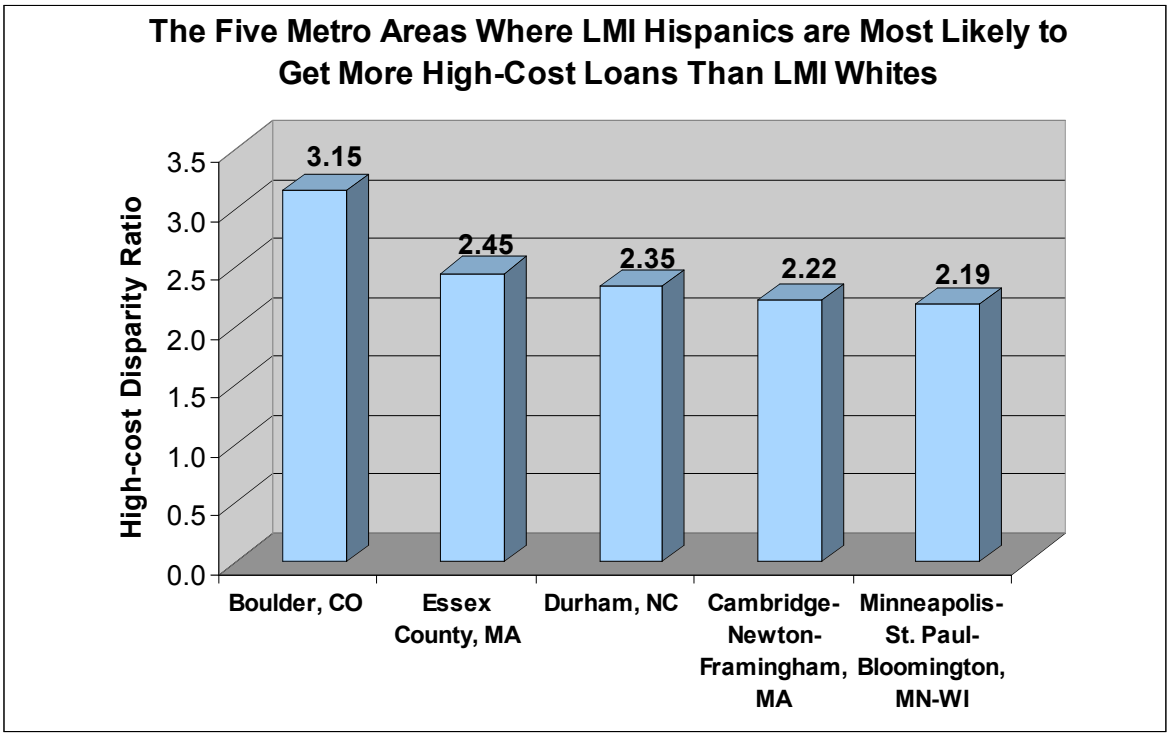
In comparison to LMI African-American borrowers, disparities in home lending were smaller for LMI Hispanics vs. whites (see Appendix Table 3). Only one out of the 165 metro areas ranked in the analysis had a LMI Hispanic to white high-cost disparity ratio greater than three. In the Boulder, CO metro area, LMI Hispanic borrowers were 3.2 times more likely than LMI whites to receive a high-cost loan during 2006. Moreover, 4.9 percent of all metro areas included in this analysis had a high-cost disparity ratio of two or above.

These eight metro areas were:

1. Norwich-New London, CT
2. Boulder, CO
3. Essex County, MA
4. Cambridge-Newton-Framingham, MA
5. Minneapolis-St. Paul-Bloomington, MN
6. Durham, NC
7. Raleigh-Cary, NC
8. Provo-Orem, UT

In contrast, seven of the 165 metro areas included in our analysis had a LMI Hispanic to white high-cost disparity ratio smaller than one. Dalton, GA; Fayetteville-Springdale-Rogers, AR; Killeen-Temple-Fort Hood, TX; El Centro, CA; Laredo, TX; Miami-Miami Beach-Kendall, FL; and Louisville-Jefferson County, KY-IN were the 7 metro areas where LMI Hispanics received a smaller share of high-cost loans, compared to LMI whites.

Furthermore, a considerable number of metro areas ranked in the analysis had a high-cost disparity ratio close to one, suggesting that no significant home lending disparities, with regard to LMI Hispanics, existed in these metro areas (see Appendix Table 3).



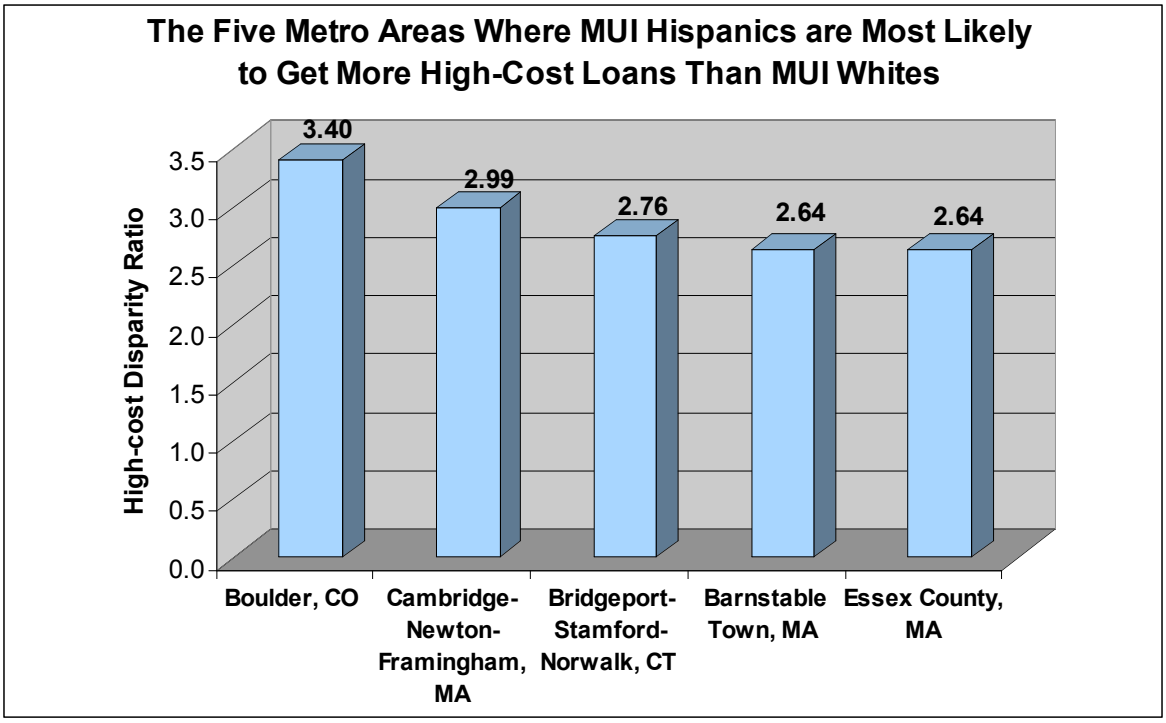
Largest and Smallest Disparities Experienced by Middle- and Upper-Income Hispanics

More than 27 percent of the loans received by MUI Hispanics in Boulder, CO during 2006 were high-cost. By comparison, slightly more than 8 percent of the loans received by MUI whites in Boulder, CO were high-cost loans. This made MUI Hispanics more than 3 times as likely to get a high-cost loan, compared to MUI whites. The metro area with the second lowest scoring disparity was the Cambridge-Newton-Framingham, MA area, where the percentage of high-cost loans to MUI Hispanics was 43.7 percent, in contrast to 14.6 percent for MUI whites (see Appendix Table 4). Rounding out the five lowest scoring metro areas for MUI Hispanic-white disparity ratios was Bridgeport-Stamford-Norwalk, CT; Barnstable Town, MA; and Essex County, MA.

Moreover, 22.5 percent of all metro areas ranked in this analysis had a MUI Hispanic to white high-cost disparity ratio of two or above indicating that the probability of MUI Hispanic borrowers to receive high-cost loans, in comparison to MUI white borrowers, was twice as high. Once again, when comparing MUI and LMI Hispanics, the disparities in home lending increased as the income level of borrowers increased. More than 22 percent of metro areas had a MUI Hispanic to white high-cost disparity ratio of two and above, in contrast to only about 5 percent of metro areas in the LMI Hispanic/white borrowers' analysis (see Appendix Table 3 and Table 4).

In five metro areas, MUI Hispanics received a lower percentage of high-cost loans than MUI whites, as reflected by disparity ratios lower than one. These metro areas were Dalton, GA;

Aguadilla-Isabela-San Sebastian, PR; Beaumont-Port Arthur, TX; Laredo, TX; and San German-Cabo Rojo, PR.



Largest and Smallest Disparities Experienced by Asians

Table 5 in the appendix displays home lending trends to LMI Asian borrowers. Only 31 metro areas were included in the analysis of home lending to LMI Asian borrowers, due to the small number of high-cost and prime loans (below the threshold of 50 loan originations) issued to this borrower group.

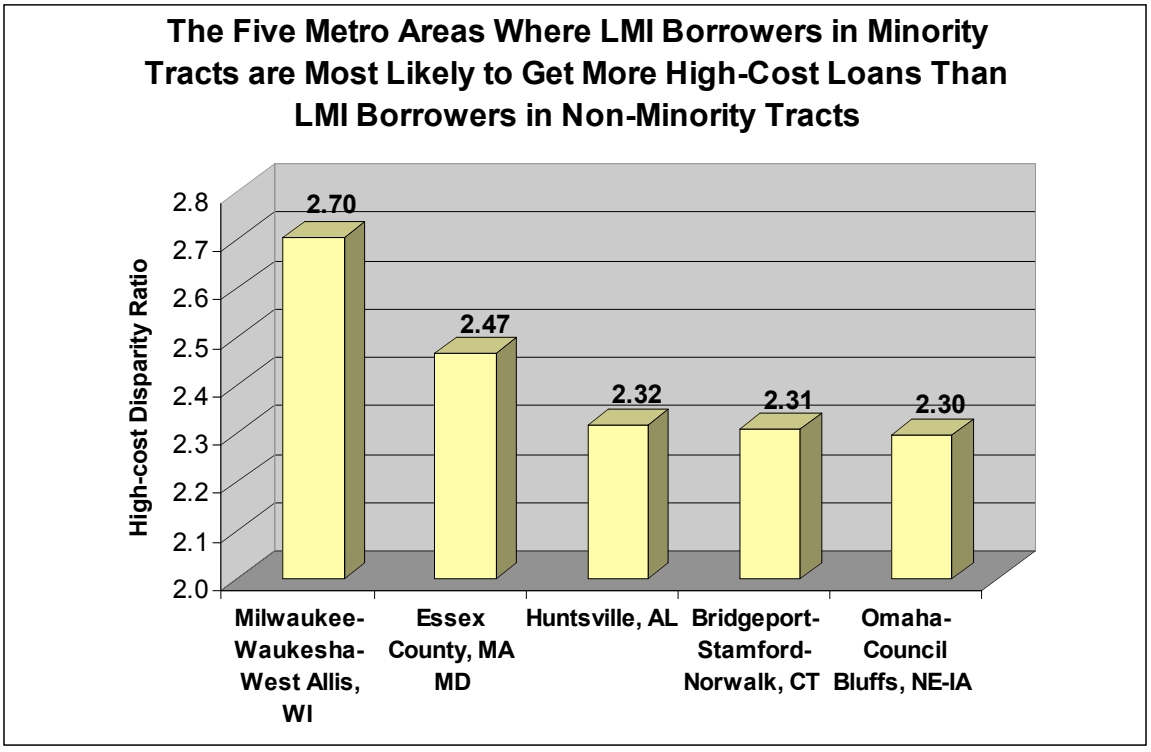
No significant lending disparities were observed with regard to high-cost lending to LMI Asian borrowers. LMI Asians received a smaller proportion of high-cost loans in 27 of the 31 metro areas included in this analysis. In other words, LMI Asians were less likely to receive a high-cost loan than LMI whites in 87.1 percent of all metro areas included in this analysis (see Appendix Table 5).

When considering MUI Asian borrowers, home lending trends were similar to those for LMI Asian borrowers. The probability for MUI Asians to receive a high-cost loan was slightly larger in only 9 out of 85 metro areas as compared to MUI whites, and MUI Asians were just as likely to get a high-cost loan as were MUI whites in an additional 8 metro areas. The disparities were largest for MUI Asians compared to MUI whites in Anchorage, AK; Napa, CA MSA; Minneapolis-St. Paul-Bloomington, MN-WI; Vallejo-Fairfield, CA; and Honolulu, HI. In the remaining 80 percent of the metro areas included in this analysis, MUI Asians were less likely than MUI whites to receive high-cost loans (see Appendix Table 6).

Largest and Smallest Disparities Experienced by Low- and Moderate-Income Borrowers in Minority Tracts

Appendix Table 7 displays disparities in high-cost lending to LMI borrowers in minority and predominantly white census tracts.[16] Such disparities were especially pronounced in Milwaukee-Waukesha-West Allis, WI, and Essex County, MA during 2006. These two metro areas had high-cost disparity ratios of 2.7 and 2.5, respectively, indicating that LMI borrowers in minority tracts in these metro areas were more than two-and-a-half times as likely to receive high-cost loans as were LMI borrowers in predominantly white tracts. Rounding out the five metro areas with the largest LMI African-American/white disparity ratios were Huntsville, AL; Bridgeport-Stamford-Norwalk, CT; and the Omaha-Council Bluffs NE-IA metro areas.

Moreover, 20 percent of the metro areas included in the analysis had a high-cost disparity ratio of two or more, suggesting the significantly heightened probability that LMI borrowers in predominantly minority tracts receive a disproportionately large amount of high-cost loans when compared to LMI borrowers in non-minority tracts.

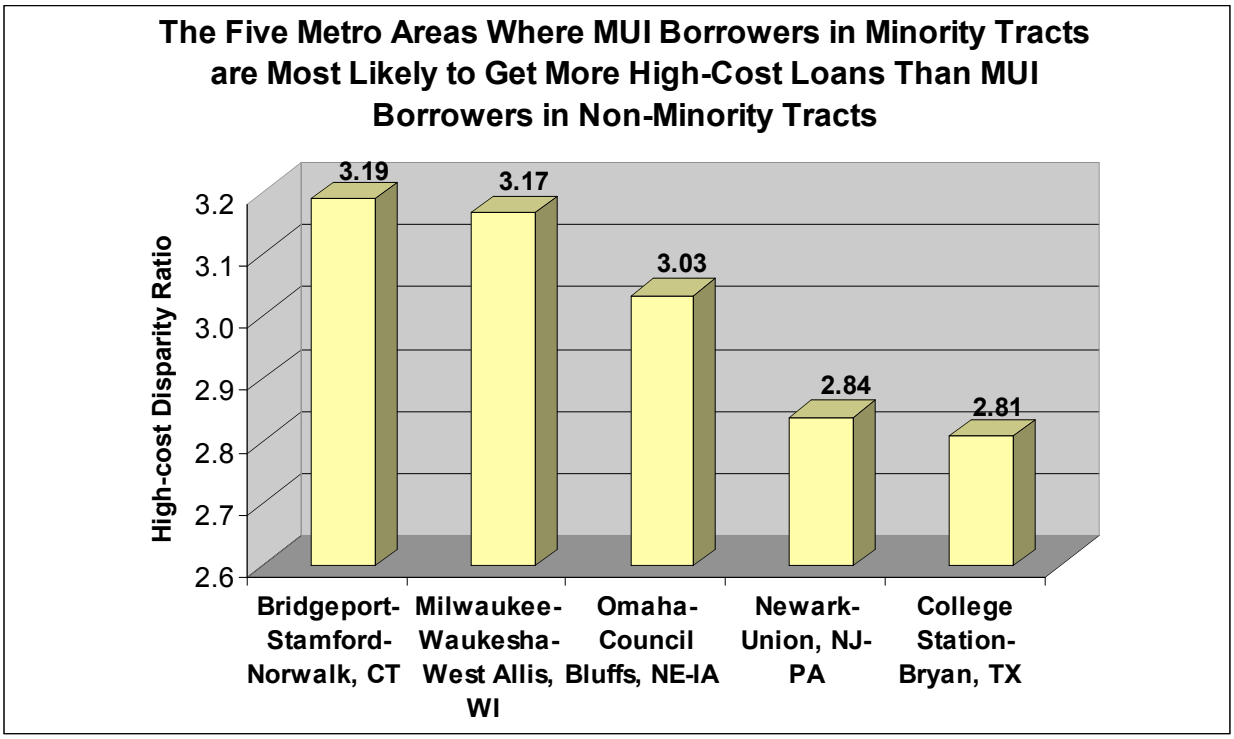


[16] A census tract is classified as minority if more than 50 percent of its residents are minority.

The Killeen-Temple-Fort Hood, TX MSA was the only metro area where LMI borrowers in minority tracts received a smaller percentage of high-cost loans (21.5 percent) than LMI borrowers in non-minority tracts (27.6 percent). Seattle-Bellevue-Everett, WA; Fayetteville, NC; Victoria, TX; and Brunswick, GA followed with high-cost disparity ratios of around 1, indicating that LMI borrowers in minority and non-minority tracts had an almost equal probability of receiving high-cost loans.

Largest and Smallest Disparities Experienced by Middle and Upper-Income Borrowers in Minority Tracts

MUI borrowers in minority tracts were more than twice as likely to receive high-cost loans in 77 out of the 188 metro areas ranked in this analysis (see Appendix Table 8). High-cost lending disparities were especially pronounced in several cities in Midwest and Northeast states. Bridgeport-Stamford-Norwalk, CT; Milwaukee-Waukesha-West Allis, WI; and Omaha-Council Bluffs, NE-IA were the three metro areas that had a high-cost disparity ratio of more than 3, signifying the tripled probability that a MUI borrower in a minority tract would get a high-cost loan, as compared to MUI borrowers in predominantly white tracts. Following these three metro areas were Newark-Union, NJ-PA and College Station-Bryan, TX, with disparity ratios greater than 2.8. El Centro, CA was the only metro area where MUI borrowers in predominantly minority tracts were less likely to get a high-cost loan than were MUI borrowers in non-minority tracts. In addition, Killeen-Temple-Fort Hood, TX and Yuba City, CA were two metro areas with a high-cost disparity ratio close to one, indicating no significant disparities in high-cost lending between MUI borrowers residing in minority and non-minority tracts.



Highest and Lowest Scoring Metropolitan Areas

Table 9 displays the metropolitan areas with the largest and smallest disparities across racial categories.[17] The five metro areas with the largest disparities overall in descending order were Milwaukee-Waukesha-West Allis, WI; Minneapolis-St. Paul-Bloomington, MN-WI; Huntsville, AL; Ann Arbor, MI; and Hartford-West and Hartford-East Hartford, CT.

The 20 metro areas (in descending order) with the largest overall racial disparities during 2006 are:

1. Milwaukee-Waukesha-West Allis, WI
2. Minneapolis-St. Paul-Bloomington, MN
3. Huntsville, AL
4. Ann Arbor, MI
5. Hartford-West Hartford-East Hartford, CT
6. Bridgeport-Stamford-Norwalk, CT
7. Greenville, NC
8. Philadelphia, PA
9. Essex County, MA
10. Durham, NC
11. Raleigh-Cary, NC
12. Dayton, OH
13. Birmingham-Hoover, AL
14. Fort Wayne, IN
15. Cleveland-Elyria-Mentor, OH
16. Roanoke, VA
17. Rochester, NY
18. Harrisburg-Carlisle, PA
19. Lubbock, TX
20. Warren-Troy-Farmington Hills, MI

On the other end of the scale were Killeen-Temple-Fort Hood, TX; El Paso, TX; and Yuma, AZ, where the smallest overall disparities in high-cost lending were observed.

Largest and Smallest Disparities in Home Lending in Rural US

States along the east coast had the highest disparities in home lending to African-Americans in rural areas. South Carolina, North Carolina and Maryland were states with rural areas exhibiting significant disparities for both LMI and MUI African-Americans, as compared to their white counterparts with comparable income.

For both LMI and MUI African-American borrowers, high-cost disparity ratios were more than one, signifying that African-Americans have consistently received larger portions of high-cost

[17] NCRC averaged the rankings for each of the categories discussed above to create a final ranking. A metro area is included in the final ranking only if it could be ranked in at least four of the eight categories (such as LMI African-American compared to LMI whites or MUI African-Americans compared to MUI whites).

loans than white borrowers, regardless of income. Moreover, similar to the above findings, it appeared that MUI African-Americans experienced even greater disparities in high-cost lending than LMI African-American borrowers (see Appendix Tables 10 and 11). In three out of the 15 states ranked in our LMI analysis, LMI African-Americans were more than twice as likely to get high-cost loans compared to LMI whites. The corresponding number of states where MUI African-Americans were more than twice as likely to get high-cost loans when compared to MUI whites was 8 out of 23. No specific regional trend was observed in regard to home lending disparities to LMI and MUI Hispanic borrowers in rural areas. States with significant lending disparities for LMI and MUI Hispanics compared to whites include Colorado and Connecticut (Tables 12 and 13 display lending disparities to Hispanics residing in rural areas).

Kansas was the only state where no significant high-cost lending disparities were observed with regard to both LMI and MUI borrowers in minority tracts and non-minority tracts, meaning that the high-cost disparity ratios in Kansas were below one. Colorado, on the other hand, ranked the lowest on our lending disparity indicator, with high-cost disparity ratios of more than two for both LMI and MUI borrowers in minority tracts (see Appendix Tables 14 and 15 for more details). Tennessee and South Carolina also experienced substantial disparities by minority level of census tract.

Racial Disparities Increase as Income Level Increases

When the percentage of high-cost loans received by whites is compared against the percentage of high-cost loans received by minorities, the disparities in the percentages are larger for MUI whites and MUI minorities than for LMI whites and LMI minorities.

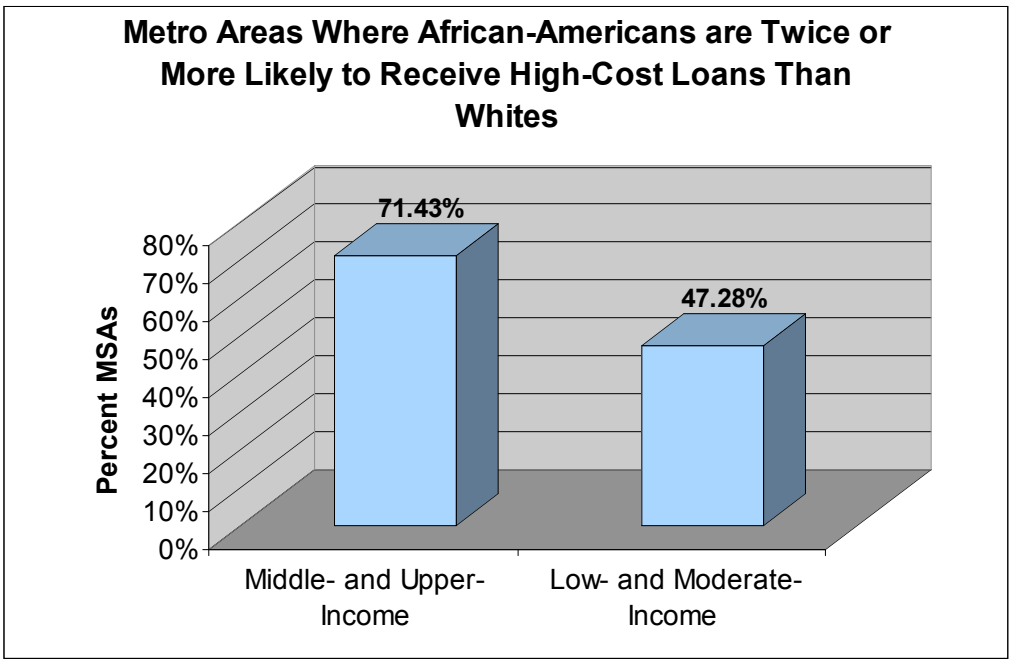
Although in most cases the percentage of high-cost loans received by MUI borrowers is lower than for LMI borrowers, the percentage of high-cost loans received by MUI whites drops more than the percentage of high-cost loans received by MUI minorities. For example, in the Durham, NC MSA, 45.6 percent of the loans received by LMI African-Americans were high-cost, while 13.1 percent of the loans received by LMI whites were high-cost. LMI African-Americans were 3.5 times more likely to receive a high-cost loan than LMI whites in Durham, NC during 2006.

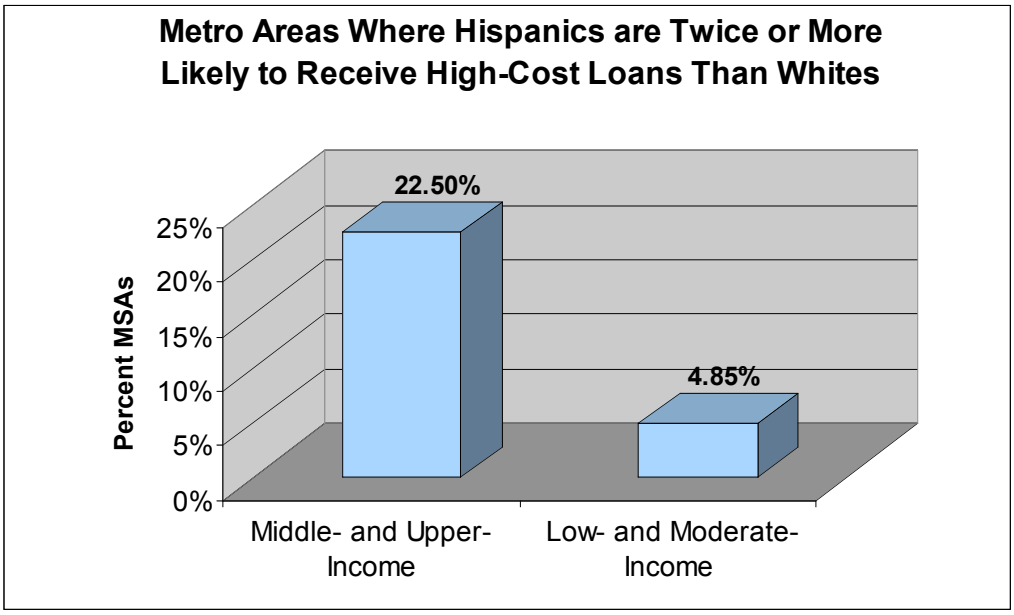
When considering MUI borrowers in Durham, NC, 39.4 percent of the loans received by MUI African-Americans were high-cost versus only 9.5 percent of high-cost loans received by MUI whites. MUI African-Americans were thus 4.2 times more likely than MUI whites to receive high-cost loans. Because nearly 40 percent of the loans to MUI African-Americans were high-cost, the disparity ratio increased for MUI borrowers. It should be noted that the portion of loans that were high-cost to MUI whites was 27 percent lower than the portion of loans that were high-cost to LMI whites.

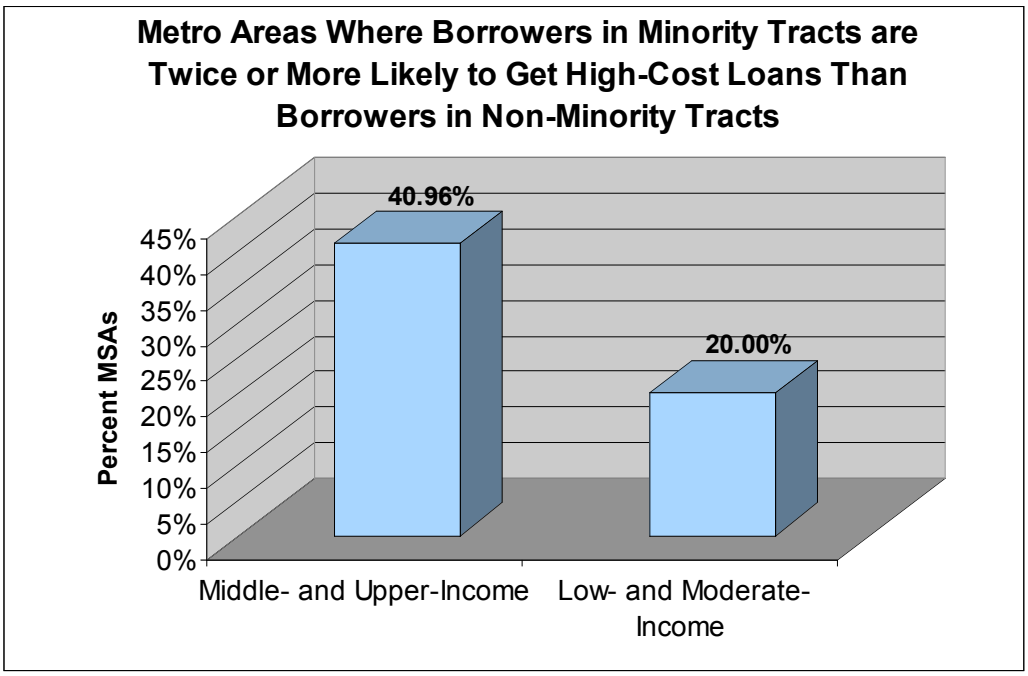
The lending disparities for African-Americans increased significantly as income levels increased. MUI African-Americans were twice or more as likely to receive high-cost loans as were MUI whites in 155 metro areas during 2006. MUI Hispanics were twice or more likely to receive high-cost loans as MUI whites in 45 metro areas. When comparing by income level, LMI African-Americans were twice or more as likely to receive a high-cost loan as were LMI whites

in 87 metro areas. The corresponding number of metro areas for LMI Hispanics, where LMI Hispanics were twice or more as likely to receive a high-cost loan as LMI whites, was only eight.

In percentage terms, MUI African-Americans were twice or more likely as MUI whites to receive high-cost loans in 71.4 percent of the metro areas examined, while LMI African-Americans were twice or more likely as LMI whites to receive high-cost loans in 47.3 percent of the metro areas. The phenomena of lending disparities climbing with income levels can also be observed in the graphs immediately below when comparing Hispanics to whites and minority to non-minority tracts.







A common expectation is that disparities in lending by race would narrow as income increases. More affluent borrowers should have fewer difficulties paying their bills on time, meaning that they should have fewer difficulties maintaining good credit histories. Therefore, it would seem that MUI minorities should have similar creditworthiness to MUI whites, thus having an expanded access to market-rate loans and receiving fewer high-cost loans. On the other hand, some would argue that differences in creditworthiness by race could persist even when income

increases. Differences in high-cost lending could be the same for MUI minorities compared to MUI whites as it is for LMI minorities compared to LMI whites.

While this study was not able to attain creditworthiness by race and income, it is nonetheless significant that differences in high-cost lending increase (or widen) as income levels increase. This finding would suggest that creditworthiness of minorities declines, compared to whites, as income level increases. Another explanation for this finding is that discrimination and/or other market imperfections are impeding access to market-rate loans for middle- and upper-income minorities. Deceitful lenders could be discriminating and steering borrowers who are qualified for prime loans into high-cost loans. Furthermore, lenders specializing in high-cost loans could place a stronger focus on making loans to MUI minorities, rather than market-rate lenders. Both possibilities (discrimination and less effort by market-rate lenders) could be concurrent. The fact that MUI minorities receive such large amounts of high-cost loans suggests that multiple barriers to equal access are occurring simultaneously. These persistent disparities suggest the need to disprove the existence of discrimination and other barriers to equal access to market-rate loans.

Recommendations

Based on our research and analysis, NCRC offers the following recommendations:

Recommendation 1. ***Programmatic Partnerships***

Banks, community organizations and public agencies should work together to establish programs for refinancing adjustable-rate mortgage, high-cost (ARM) loans into lower-cost, fixed-rate loans. Counseling organizations can identify borrowers who were steered into high-cost loans when they qualified for lower-cost loans. In addition, counseling organizations and lending institutions should identify borrowers who are having difficulties paying high-cost ARM loans with rates that are adjusting upward. Public agencies and the Federal Home Loan Banks can provide grants and low interest rate loans when necessary to assist borrowers with temporary cash shortfalls. In April 2007, the federal banking agencies issued a statement encouraging banks to engage in these activities. The statement reiterated that banks can earn points on their Community Reinvestment Act (CRA) exams when engaging in loan modifications and refinancing borrowers into lower-cost loans.[18]

Recommendation 2. ***National Foreclosure Prevention***

There is an urgent need to create a mechanism for staving off hundreds of thousands of additional foreclosures. In 2007, the Bush administration brokered a voluntary program called HOPE Now, in which major financial institutions have agreed to freeze loans for subprime borrowers at their initial rates. The program, however, excludes a large number of borrowers with problematic loans, meaning that the program is unlikely to be effective on the scale necessary to address the problem. Both the Office of the Comptroller of the Currency and the State Foreclosure Working Group report increasing delinquencies. Despite efforts of the HOPE Now Alliance, the State Foreclosure Working Group (April 2008) also reports that the vast majority of delinquent borrowers are not receiving loss mitigation or other assistance to avoid foreclosure[19]. It also remains to be seen whether investors will agree to allow large amounts of loans to be modified.

In order to overcome the barriers to large scale modifications, NCRC has proposed a program called "HELP Now," under which the federal government would purchase loans at a discounted price from investors. Working with the FHA, the Federal Home Loan Banks, Fannie Mae, and Freddie Mac, the government would facilitate modification of the loans and the selling of the loans back to the private sector.

In July of this year Congress passed the Housing and Economic Recovery Act of 2008 (HR 3221), which expands the FHA program so that financial institutions can use the program to

[18] See http://www.federalreserve.gov/BoardDocs/Press/bcreg/2007/20070417/default.htm
[19] See http://www.ooc.gov/ftp/release/2008-65b.pdf and http://www.msnbc.msn.com/id/24261001

refinance problematic loans that are causing financial distress for borrowers. While it is estimated that approximately 400,000 borrowers will be assisted by this program, the bill does not require the establishment of the bulk refinancing mechanism recommended by NCRC. Rather it will facilitate the refinancing of problematic loans on a case-by-case basis. The magnitude of the foreclosure crisis requires a larger scale solution in which the federal government refinances large numbers of loans on a bulk basis. NCRC urges the federal regulatory agencies to expeditiously conduct the mandated study of the feasibility of a bulk refinancing mechanism within the 60-day time period specified in the bill.

Recommendation 3. ***Comprehensive Anti-Predatory Lending Legislation***

Since NCRC's analysis revealed a disproportionate amount of high-cost lending targeted to financially vulnerable borrowers and communities, it is suggested that Congress respond by enacting comprehensive anti-predatory lending legislation. A comprehensive predatory lending law would also strengthen the Community Reinvestment Act (CRA) if regulatory agencies penalize lenders through failing CRA ratings when the lenders violate federal predatory lending law.[20]

The House passed the Mortgage Reform and Anti-Predatory Lending Act of 2007 (H.R. 3915) in November of 2007. Soon thereafter, the Senate Banking Committee, introduced the Homeownership Preservation and Protection Act of 2007 (S. 2452). Both bills offer comprehensive protections for consumers, although the details vary. For example, steering (the practice of placing borrowers into high-cost loans when they qualify for lower-cost loans) would be prohibited. This report has demonstrated that steering likely occurs at a significant level in the marketplace and has potentially cost borrowers and neighborhoods in the evaluated metro areas millions of dollars in lost equity. The number will rise to billions when considering the costs to neighborhoods across the country. The Joint Economic Committee estimates $71 billion in lost wealth due to foreclosures (October 2007).[21]

The House and Senate bills would also eliminate prepayment penalties and require escrows on subprime loans. The bills would require prudent underwriting that would eliminate the risky practice of qualifying borrowers based on the initial low teaser rate on adjustable rate loans. The bills differ significantly in how they hold investors liable. Liability for investors is especially critical for subprime loans since lenders sell most of these loans to Wall Street investors. H.R. 3915 would not impose liability on investors for violations when investors have due diligence procedures designed to screen out unfair and deceptive subprime loans. The difficulty is that predatory loans can still slip through due diligence screens, since they do not

[20] The CRA regulations state that CRA ratings can be lowered when examiners identify widespread evidence of violations of federal anti-discrimination and anti-predatory law.

[21] http://jec.senate.gov/index.cfm?FuseAction=Reports.Reports&ContentRecord_id=c6627bb2-7e9c-9af9-7ac7-32b94d398d27&Region_id=&Issue_id=

check each and every loan. In contrast, S. 2452 preserves the right of individual borrowers to seek redress in all cases and also allows class action lawsuits when investors have not established due diligence procedures.

Recommendation 4. ***Fair Lending Enforcement Must be Increased***

In September of 2005, the Federal Reserve Board stated that it referred approximately 200 lending institutions to their primary federal regulatory agency for further investigations, based upon the Federal Reserve's identification of significant pricing disparities in HMDA data.[22] An industry publication subsequently quoted a Federal Reserve official as stating that these lenders accounted for almost 50 percent of the HMDA-reportable loans issued in 2004.[23] In September 2006, the Federal Reserve Board referred 270 of these lenders to their primary regulatory agency for further investigations.[24]

Since they were introduced, the public has not heard about the outcomes of the Federal Reserve referrals. No cases of discrimination or civil rights violations have arisen from the Federal Reserve's referrals. Given the large share of lending represented by the financial institutions under investigation, the general public should receive an update of the status of these fair lending investigations from all the regulatory agencies. In addition, the federal agencies need to annually report to Congress how many fair lending investigations they conducted, the types of fair lending investigations and the outcomes of these investigations. Since the pricing disparities remain persistent, fair lending investigations and enforcement need to be intensified. To date, the public has received little word regarding the actions of the federal regulatory agencies.

Recommendation 5. ***Enhance the Quality of HMDA Data***

NCRC recommends that Congress and the Federal Reserve Board (which implements the HMDA regulations) enhance HMDA data so that regular and comprehensive studies can scrutinize fairness in lending. It is essential that minorities, the elderly, women, and low- and moderate-income borrowers and communities are able to receive fairly priced loans. More information on the HMDA data is necessary in order to fully explore the intersection of price, race, gender, and income.

The first area in which HMDA data needs to be enhanced is pricing information for all loans, not just high-cost loans. The interest rate movements in 2005, as discussed in Federal Reserve Bulletin articles, demonstrate the lack of understanding associated with classifying the loans that currently have price information reported. Currently, HMDA data price reporting is pegged to rates on treasury bonds. The divergence in the movement of the rates on Treasury bonds, short-term and long-term mortgage rates makes it difficult to interpret the current price reporting in the

[22] Robert B. Avery, Glenn B. Canner, and Robert E. Cook, *New Information Reported under HMDA and Its Application in Fair Lending Enforcement*, Federal Reserve Bulletin, Summer 2005, http://www.federalreserve.gov/pubs/bulletin/2005/05summerbulletin.htm
[23] Inside Regulatory Strategies, November 14, 2005, p.2.
[24] Joe Adler, *Big Increase in Lenders with Suspect HMDA Data*, American Banker, September 11, 2006.

HMDA data. Economists, as well as the general public, do not know whether to call the loans with price reporting "subprime," "high-cost" or by other names. If price was reported for all loans, the classification problems would be lessened. All parties could review the number and percentages of loans in all of the price spread categories. The most significant areas of pricing disparities could be identified with more precision.

HMDA data needs to contain credit score information similar to the data used in NCRC's *Broken Credit System* report (2004). For each HMDA reportable loan, a financial institution must indicate whether it used a credit score system and if the system was their own or one of the widely used systems, such as FICO. A proposed new data field in HMDA could contain from 3 to 5 categories with the names of widely-used systems, as well as an additional field indicating which quintile of risk the credit score system placed the borrower in.

Another option is to attach credit score information in the form of quintiles to each census tract in the nation. That way, enhanced analyses can be done on a census tract level to see if pricing disparities still remain after controlling for creditworthiness. This was the approach adopted in NCRC's *Broken Credit System* and in studies such as those conducted by Federal Reserve economists. Finally, HMDA data needs to contain information on other key underwriting variables including the loan-to-value and debt-to-income ratios. The Homeownership Protection and Enhancement Act of 2007 (S. 1386) would create a database on foreclosures and delinquencies that would be linked with HMDA. This would be an important data enhancement that would help policymakers understand which loan terms and conditions (such as loan-to-value ratios and fixed or ARM) are more likely to be associated with delinquencies and foreclosures.

Recommendation 6. ***Strengthen CRA by Applying It to Minority Neighborhoods and All Geographical Areas Lenders Served by Lenders***

In order to increase prime lending for minority borrowers and reduce lending disparities, CRA exams need to evaluate banks' records of lending to minority borrowers and neighborhoods, as well as scrutinize banks' performance in reaching low- and moderate-income borrowers and neighborhoods. If CRA exams covered minority neighborhoods, pricing disparities in these neighborhoods would likely be reduced. The Federal Reserve Board, in its review of 2004 HMDA data, found that bank lending exhibited fewer disparities in geographical areas covered by their CRA exams than in areas not covered by their exams.[25] CRA's mandate of affirmatively meeting credit needs is currently incomplete, as it is now applied only to low- and moderate-income neighborhoods, not minority communities.

CRA needs to be strengthened so that depository institutions undergo CRA examinations in all geographical areas in which they make a significant number of loans. Currently, CRA exams assess lending primarily in geographical areas in which banks have their branches. But the overlap between branching and lending is eroding with each passing year as lending via brokers and correspondents continues to increase. NCRC strongly endorses the CRA Modernization Act

[25] Avery and Canner, op. cit.

of 2007 (HR 1289), as it mandates that banks undergo CRA exams in geographical areas in which their market share of loans exceeds one half of one percent, in addition to areas in which their branches are located.

Short of statutory changes to CRA, NCRC believes that the regulatory agencies have the authority to extend CRA examinations and scrutiny to geographical areas beyond narrow "assessment" areas in which branches are located. Currently, the federal banking agencies will consider lending activity beyond assessment areas if the activity will enhance CRA performance. Likewise, the CRA rating must be downgraded if the lending performance in reaching low- and moderate-income borrowers is worse outside than inside the assessment areas.

Recommendation 7. ***Expand CRA to Non-Bank Lending Institutions***

CRA requirements do not apply to large credit unions and independent mortgage companies. NCRC and Government Accountability Office (GAO) research concludes that large credit unions lag CRA-covered banks in their lending and service to minorities and low- and moderate-income borrowers and communities.[26] Unlike their counterparts in other states, credit unions in Massachusetts are covered by a state CRA law. NCRC has found that CRA-covered credit unions in Massachusetts issue a higher percentage of their loans to LMI and minority borrowers and communities than credit unions not covered by CRA. NCRC's research suggests that applying CRA to both large credit unions and independent mortgage companies will increase their market-rate lending to LMI and minority borrowers.

Recommendation 8. ***CRA Exams Need to Scrutinize Subprime Lending More Rigorously***

Currently, CRA exams are not adequately assessing the CRA performance of subprime lenders. For example, the CRA exam of the subprime lender, Superior Bank, FSB, called its lending "innovative" and "flexible" before that thrift's collapse.[27] Previous NCRC comment letters to the regulators have documented cursory fair lending reviews for several banks and thrifts involved in subprime lending.[28] If CRA exams continue to consider subprime lending, subprime lenders will continue to earn positive ratings as they continue to offer a larger portion of their loans to low- and moderate-income borrowers and communities than prime lenders.

The federal regulatory agencies have amended the CRA regulation to penalize banks if their lending violates federal anti-predatory law, but NCRC has not seen rigorous action to implement this aspect of the CRA regulation in the CRA exams that were reviewed. Fair lending reviews that accompany CRA exams do not usually scrutinize subprime lending for compliance with anti-predatory law, for possible pricing discrimination, or for whether unfair and deceptive loans

[26] NCRC, *Credit Unions: True to their Mission?* 2005, http://www.ncrc.org, and Government Accountability Office, *Credit Unions: Greater Transparency Needed on Who Credit Unions Serve and on Senior Executive Compensation Arrangements*, November 2006.
[27] Office of Thrift Supervision Central Region's CRA Evaluation of Superior Bank, FSB, Docket #: 08566, September 1999. Available via http://www.ots.treas.gov, go to the CRA search engine and select "inactive" for the status of the institution being searched.
[28] NCRC comment letter to federal banking agencies on joint CRA proposal, April 2, 2004. Available from NCRC.

are exceeding borrower ability to repay. NCRC recommends that all CRA exams of subprime lenders be accompanied by a comprehensive fair lending and anti-predatory lending audit. In addition, CRA exams need to ensure that prime lenders are not servicing abusive loans or financing predatory lending through their secondary market activity.

Recommendation 9. ***GSEs Need to Abide by Anti-Predatory Safeguards***

The Government-Sponsored Enterprises (GSEs), including Fannie Mae, Freddie Mac and the Federal Home Loan Banks, purchase more than half of the home loans made in the U.S. on an annual basis. Fannie Mae and Freddie Mac have voluntarily adopted significant protections, such as purchasing no loans with fees exceeding five percent of the loan amount, no loans involving price discrimination or steering, no loans with prepayment penalties beyond three years, and no loans with mandatory arbitration. The Department of Housing and Urban Development (HUD) has ruled that Fannie Mae and Freddie Mac will not receive credit towards their Affordable Housing Goals for any loans that contain certain abusive features.

While HUD's ruling is an important first step, it does not include disqualification from consideration of loans with mandatory arbitration and therefore needs to be enhanced. As the regulator for the Federal Home Loan Banks, the Federal Housing Finance Board has failed to formally apply protections against abusive loans to the Home Loan Banks. The Housing and Economic Recovery Act of 2008 (HR 3221) disqualifies loans for the GSE Affordable Housing Goals if the loans were "unacceptable or contrary to good lending practices." It is important that the new regulatory agency for the GSEs, established by HR 3221, rigorously implement the mandated anti-predatory lending standard.

Conclusion

Responsible subprime lending has an important role to play in the marketplace. This study demonstrates that high-cost lending is disproportionately targeted to minorities, including middle- and upper-income minorities. Standard anti-trust theory suggests that when relatively few companies serve any group of consumers, that group of consumers is more likely to face unfair practices. In light of the findings that minorities, regardless of income levels, receive a disproportionate amount of high-cost lending, NCRC has offered programmatic and policy recommendations in order to end predatory lending in minority communities. The correct level of counseling needs to be significantly increased to prevent consumers from falling victims to predatory lending. In addition, policy reforms and increased regulatory enforcement need to eradicate widespread abuses in the high-cost lending sphere.

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Table 1. Loans to Low- and Moderate-Income Borrowers by Race of Borrower

State	MSA	MSA Name	Prime Loans to LMI African-Americans	High-Cost Loans to LMI African-Americans	Total Loans to LMI African-Americans	Percent High-Cost Loans to LMI African-Americans	Prime Loans to LMI Whites	High-Cost Loans to LMI Whites	Total Loans to LMI Whites	Percent High-Cost Loans to LMI Whites	High-Cost Disparity Ratio	Rank
NC	20500	Durham, NC MSA	588	495	1083	45.71%	1793	269	2062	13.05%	3.50	1
NC	24780	Greenville, NC MSA	137	118	255	46.27%	518	79	597	13.23%	3.50	2
NC	48900	Wilmington, NC MSA	120	149	269	55.39%	1550	345	1895	18.21%	3.04	3
SC	16700	Charleston-North Charleston, SC MSA	594	636	1230	51.71%	2773	607	3380	17.96%	2.88	4
VA	16820	Charlottesville, VA MSA	143	145	288	50.35%	1046	223	1269	17.57%	2.87	5
MI	11460	Ann Arbor, MI MSA	171	188	359	52.37%	1781	401	2182	18.38%	2.85	6
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	1168	2,734	3902	70.07%	8100	2,889	10989	26.29%	2.67	7
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-WI	934	1242	2176	57.08%	25380	7106	32486	21.87%	2.61	8
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	245	85	330	25.76%	3490	386	3876	9.96%	2.59	9
NC	39580	Raleigh-Cary, NC MSA	1396	1,030	2426	42.46%	6933	1,367	8300	16.47%	2.58	10
GA	42340	Savannah, GA MSA	431	343	774	44.32%	1201	250	1451	17.23%	2.57	11
SC	22500	Florence, SC MSA	137	287	424	67.69%	405	145	550	26.36%	2.57	12
NC	24140	Goldsboro, NC MSA	66	70	136	51.47%	215	55	270	20.37%	2.53	13
FL	34940	Naples-Marco Island, FL MSA	58	60	118	50.85%	991	250	1241	20.15%	2.52	14
AL	26620	Huntsville, AL MSA	451	465	916	50.76%	2269	579	2848	20.33%	2.50	15
MS	27140	Jackson, MS MSA	659	1,031	1690	61.01%	1024	332	1356	24.48%	2.49	16
NC	22180	Fayetteville, NC MSA	300	245	545	44.95%	892	198	1090	18.17%	2.47	17
PA	25420	Harrisburg-Carlisle, PA MSA	212	211	423	49.88%	3741	945	4686	20.17%	2.47	18
NC	49180	Winston-Salem, NC MSA	464	431	895	48.16%	2633	640	3273	19.55%	2.46	19
NC	40580	Rocky Mount, NC MSA	131	194	325	59.69%	239	77	316	24.37%	2.45	20
SC	43900	Spartanburg, SC MSA	161	293	454	64.54%	1282	459	1741	26.36%	2.45	21
FL	45220	Tallahassee, FL MSA	384	354	738	47.97%	1205	296	1501	19.72%	2.43	22
LA	29180	Lafayette, LA MSA	187	298	485	61.44%	781	266	1047	25.41%	2.42	23
AL	12220	Auburn-Opelika, AL MSA	92	96	188	51.06%	526	143	669	21.38%	2.39	24
AL	46220	Tuscaloosa, AL MSA	229	190	419	45.35%	651	154	805	19.13%	2.37	25
MO-IL	41180	St. Louis, MO-IL MSA	2675	5418	8093	66.95%	19825	7845	27670	28.35%	2.36	26
VA	31340	Lynchburg, VA MSA	140	185	325	56.92%	1068	342	1410	24.26%	2.35	27
OH	19380	Dayton, OH MSA	430	636	1066	59.66%	4774	1,634	6408	25.50%	2.34	28
SC	17900	Columbia, SC MSA	976	1,028	2004	51.30%	2900	819	3719	22.02%	2.33	29
FL	23540	Gainesville, FL MSA	146	172	318	54.09%	724	219	943	23.22%	2.33	30
OH	17460	Cleveland-Elyria-Mentor, OH MSA	1588	2,250	3838	58.62%	10063	3,395	13458	25.23%	2.32	31
SC	34820	Myrtle Beach-Conway-North Myrtle Beach	60	61	121	50.41%	1236	345	1581	21.82%	2.31	32
CT	25540	Hartford-West Hartford-East Hartford, CT	811	753	1564	48.15%	8241	2,173	10414	20.87%	2.31	33
PA	37964	Philadelphia, PA MD	4210	4,854	9064	53.55%	14823	4,568	19391	23.56%	2.27	34
IL	16974	Chicago-Naperville-Joliet, IL MD	6702	10,141	16843	60.21%	36266	13,133	49399	26.59%	2.26	35
TN-MS-AR	32820	Memphis, TN-MS-AR MSA	1649	3827	5476	69.89%	3216	1436	4652	30.87%	2.26	36
AL	20020	Dothan, AL MSA	54	122	176	69.32%	471	208	679	30.63%	2.26	37
GA	10500	Albany, GA MSA	132	187	319	58.62%	237	83	320	25.94%	2.26	38
GA	31420	Macon, GA MSA	272	454	726	62.53%	507	195	702	27.78%	2.25	39
KY	30460	Lexington-Fayette, KY MSA	159	158	317	49.84%	2568	731	3299	22.16%	2.25	40
CA	36084	Oakland-Fremont-Hayward, CA MD	1019	343	1362	25.18%	4634	592	5226	11.33%	2.22	41
AR	30780	Little Rock-North Little Rock, AR MSA	576	470	1046	44.93%	2412	612	3024	20.24%	2.22	42
NY	40380	Rochester, NY MSA	325	307	632	48.58%	5281	1,482	6763	21.91%	2.22	43
GA	46660	Valdosta, GA MSA	74	121	195	62.05%	306	119	425	28.00%	2.22	44
LA	12940	Baton Rouge, LA MSA	921	1,214	2135	56.86%	2296	796	3092	25.74%	2.21	45
SC	24860	Greenville, SC MSA	341	451	792	56.94%	2813	978	3791	25.80%	2.21	46
AL	13820	Birmingham-Hoover, AL MSA	1398	2,114	3512	60.19%	4708	1,769	6477	27.31%	2.20	47
VA-NC	47260	Virginia Beach-Norfolk-Newport News,	3422	3459	6881	50.27%	7212	2135	9347	22.84%	2.20	48
MA	49340	Worcester, MA MSA	122	133	255	52.16%	4374	1,362	5736	23.74%	2.20	49
VA	40060	Richmond, VA MSA	2586	2,939	5525	53.19%	6741	2,156	8897	24.23%	2.20	50
NY	35004	Nassau-Suffolk, NY MD	836	662	1498	44.19%	7139	1,802	8941	20.15%	2.19	51
MI	47644	Warren-Troy-Farmington Hills, MI MD	1066	1,336	2402	55.62%	19274	6,556	25830	25.38%	2.19	52
TN	27180	Jackson, TN MSA	106	278	384	72.40%	442	219	661	33.13%	2.19	53
NE-IA	36540	Omaha-Council Bluffs, NE-IA MSA	297	399	696	57.33%	6148	2198	8346	26.34%	2.18	54
VA	40220	Roanoke, VA MSA	205	214	419	51.07%	2025	624	2649	23.56%	2.17	55
CA	40900	Sacramento--Arden-Arcade--Roseville, CA	473	247	720	34.31%	5368	1,017	6385	15.93%	2.15	56
IL	37900	Peoria, IL MSA	118	143	261	54.79%	2999	1,024	4023	25.45%	2.15	57
TX	46340	Tyler, TX MSA	57	97	154	62.99%	532	222	754	29.44%	2.14	58
MO-KS	28140	Kansas City, MO-KS MSA	1311	2055	3366	61.05%	14818	5920	20738	28.55%	2.14	59
AL	33660	Mobile, AL MSA	372	627	999	62.76%	1192	501	1693	29.59%	2.12	60

OH	10420	Akron, OH MSA	311	520	831	62.58%	4205	1,765	5970	29.56%	2.12	61
NC	25860	Hickory-Lenoir-Morganton, NC MSA	62	97	159	61.01%	1615	655	2270	28.85%	2.11	62
IL	44100	Springfield, IL MSA	66	54	120	45.00%	1570	425	1995	21.30%	2.11	63
NC	15500	Burlington, NC MSA	99	98	197	49.75%	596	184	780	23.59%	2.11	64
GA-SC	12260	Augusta-Richmond County, GA-SC MSA	620	448	1068	41.95%	1816	454	2270	20.00%	2.10	65
IN	23060	Fort Wayne, IN MSA	162	235	397	59.19%	3364	1,324	4688	28.24%	2.10	66
MI	24340	Grand Rapids-Wyoming, MI MSA	223	364	587	62.01%	5448	2,290	7738	29.59%	2.10	67
MA	21604	Essex County, MA MD	107	63	170	37.06%	4021	866	4887	17.72%	2.09	68
SC	44940	Sumter, SC MSA	93	118	211	55.92%	189	69	258	26.74%	2.09	69
SC	11340	Anderson, SC MSA	79	103	182	56.59%	750	279	1029	27.11%	2.09	70
AL	33860	Montgomery, AL MSA	704	560	1264	44.30%	1249	339	1588	21.35%	2.08	71
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	664	535	1199	44.62%	4009	1,101	5110	21.55%	2.07	72
NC-SC	16740	Charlotte-Gastonia-Concord, NC-SC MSA	2529	1889	4418	42.76%	10707	2792	13499	20.68%	2.07	73
NJ-PA	35084	Newark-Union, NJ-PA MD	1727	1586	3313	47.87%	6094	1839	7933	23.18%	2.07	74
MI	40980	Saginaw-Saginaw Township North, MI MS	119	195	314	62.10%	1073	462	1535	30.10%	2.06	75
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	186	154	340	45.29%	1958	552	2510	21.99%	2.06	76
IN	23844	Gary, IN MD	395	862	1257	68.58%	3811	1,903	5714	33.30%	2.06	77
MD	41540	Salisbury, MD MSA	90	138	228	60.53%	507	212	719	29.49%	2.05	78
OH-PA	49660	Youngstown-Warren-Boardman, OH-PA MSA	125	330	455	72.53%	2840	1554	4394	35.37%	2.05	79
FL	27260	Jacksonville, FL MSA	1437	1,945	3382	57.51%	6354	2,485	8839	28.11%	2.05	80
IL	16580	Champaign-Urbana, IL MSA	87	55	142	38.73%	1295	304	1599	19.01%	2.04	81
MI	28020	Kalamazoo-Portage, MI MSA	85	128	213	60.09%	1937	822	2759	29.79%	2.02	82
NY	15380	Buffalo-Niagara Falls, NY MSA	261	219	480	45.63%	4265	1,248	5513	22.64%	2.02	83
VA	19260	Danville, VA MSA	84	103	187	55.08%	264	100	364	27.47%	2.00	84
PA	49620	York-Hanover, PA MSA	97	83	180	46.11%	3015	902	3917	23.03%	2.00	85
LA	43340	Shreveport-Bossier City, LA MSA	333	526	859	61.23%	821	362	1183	30.60%	2.00	86
CT	35300	New Haven-Milford, CT MSA	521	549	1070	51.31%	4626	1,600	6226	25.70%	2.00	87
OH-KY-IN	17140	Cincinnati-Middletown, OH-KY-IN MSA	1121	1210	2331	51.91%	13304	4688	17992	26.06%	1.99	88
MD	12580	Baltimore-Towson, MD MSA	5967	6,593	12560	52.49%	13012	4,675	17687	26.43%	1.99	89
MI	19804	Detroit-Livonia-Dearborn, MI MD	2009	6,090	8099	75.19%	5045	3,084	8129	37.94%	1.98	90
IN-MI	43780	South Bend-Mishawaka, IN-MI MSA	94	187	281	66.55%	2056	1042	3098	33.63%	1.98	91
FL	48424	West Palm Beach-Boca Raton-Boynton Be	1086	947	2033	46.58%	4652	1,439	6091	23.63%	1.97	92
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ MD	1468	576	2044	28.18%	4079	681	4760	14.31%	1.97	93
MI	35660	Niles-Benton Harbor, MI MSA	55	98	153	64.05%	839	406	1245	32.61%	1.96	94
GA	12020	Athens-Clarke County, GA MSA	104	98	202	48.51%	645	212	857	24.74%	1.96	95
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	233	238	471	50.53%	1448	505	1953	25.86%	1.95	96
NJ	45940	Trenton-Ewing, NJ MSA	465	448	913	49.07%	1699	577	2276	25.35%	1.94	97
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	12305	10,292	22597	45.55%	24295	7,520	31815	23.64%	1.93	98
GA	47580	Warner Robins, GA MSA	241	152	393	38.68%	716	180	896	20.09%	1.93	99
IN-KY	21780	Evansville, IN-KY MSA	63	84	147	57.14%	2215	940	3155	29.79%	1.92	100
FL	15980	Cape Coral-Fort Myers, FL MSA	175	209	384	54.43%	2145	850	2995	28.38%	1.92	101
CO	19740	Denver-Aurora, CO MSA	669	524	1193	43.92%	16124	4,793	20917	22.91%	1.92	102
WI	39540	Racine, WI MSA	93	110	203	54.19%	1517	600	2117	28.34%	1.91	103
DC-MD-VA-WV	47894	Washington-Arlington-Alexandria, DC-M	13146	9275	22421	41.37%	16465	4550	21015	21.65%	1.91	104
IN	26900	Indianapolis-Carmel, IN MSA	1326	1,503	2829	53.13%	11880	4,578	16458	27.82%	1.91	105
KY-IN	31140	Louisville-Jefferson County, KY-IN MS	660	699	1359	51.43%	7027	2610	9637	27.08%	1.90	106
MA	14484	Boston-Quincy, MA MD	928	412	1340	30.75%	6975	1,349	8324	16.21%	1.90	107
NC	24660	Greensboro-High Point, NC MSA	870	618	1488	41.53%	3042	856	3898	21.96%	1.89	108
OH	18140	Columbus, OH MSA	1307	1,206	2513	47.99%	10160	3,497	13657	25.61%	1.87	109
FL	42680	Sebastian-Vero Beach, FL MSA	60	56	116	48.28%	628	219	847	25.86%	1.87	110
LA	35380	New Orleans-Metairie-Kenner, LA MSA	765	548	1313	41.74%	2613	753	3366	22.37%	1.87	111
KS	45820	Topeka, KS MSA	72	70	142	49.30%	1681	608	2289	26.56%	1.86	112
GA	15260	Brunswick, GA MSA	68	82	150	54.67%	246	103	349	29.51%	1.85	113
TX	13140	Beaumont-Port Arthur, TX MSA	109	204	313	65.18%	621	338	959	35.25%	1.85	114
NJ	15804	Camden, NJ MD	1391	1,243	2634	47.19%	8168	2,812	10980	25.61%	1.84	115
FL	37860	Pensacola-Ferry Pass-Brent, FL MSA	300	267	567	47.09%	1956	672	2628	25.57%	1.84	116
NJ	20764	Edison, NJ MD	780	453	1233	36.74%	11795	2,950	14745	20.01%	1.84	117
OK	36420	Oklahoma City, OK MSA	458	502	960	52.29%	6224	2,479	8703	28.48%	1.84	118
CA	46700	Vallejo-Fairfield, CA MSA	187	75	262	28.63%	827	153	980	15.61%	1.83	119
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	206	284	490	57.96%	2320	1,076	3396	31.68%	1.83	120
IA	19780	Des Moines-West Des Moines, IA MSA	115	115	230	50.00%	5291	1,995	7286	27.38%	1.83	121
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	1625	936	2561	36.55%	6871	1,727	8598	20.09%	1.82	122
MS	25620	Hattiesburg, MS MSA	61	81	142	57.04%	291	133	424	31.37%	1.82	123
FL	36100	Ocala, FL MSA	96	118	214	55.14%	1034	450	1484	30.32%	1.82	124
OH	15940	Canton-Massillon, OH MSA	89	142	231	61.47%	2389	1,221	3610	33.82%	1.82	125
TX	12420	Austin-Round Rock, TX MSA	410	320	730	43.84%	6835	2,180	9015	24.18%	1.81	126

CO	17820	Colorado Springs, CO MSA	201	113	314	35.99%	4165	1,032	5197	19.86%	1.81	127
WA	42644	Seattle-Bellevue-Everett, WA MD	540	302	842	35.87%	11319	2,799	14118	19.83%	1.81	128
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ MSA	172	152	324	46.91%	5336	1869	7205	25.94%	1.81	129
MS	25060	Gulfport-Biloxi, MS MSA	71	80	151	52.98%	470	195	665	29.32%	1.81	130
PA	38300	Pittsburgh, PA MSA	449	558	1007	55.41%	10349	4,597	14946	30.76%	1.80	131
DE-MD-NJ	48864	Wilmington, DE-MD-NJ MD	1026	802	1828	43.87%	4467	1439	5906	24.37%	1.80	132
MI	34740	Muskegon-Norton Shores, MI MSA	82	200	282	70.92%	1032	671	1703	39.40%	1.80	133
AL	19460	Decatur, AL MSA	60	105	165	63.64%	595	326	921	35.40%	1.80	134
FL	42260	Sarasota-Bradenton-Venice, FL MSA	209	166	375	44.27%	2838	940	3778	24.88%	1.78	135
OK	46140	Tulsa, OK MSA	198	326	524	62.21%	3709	1,999	5708	35.02%	1.78	136
OH	45780	Toledo, OH MSA	367	337	704	47.87%	3703	1,367	5070	26.96%	1.78	137
RI-MA	39300	Providence-New Bedford-Fall River, RI	282	162	444	36.49%	6947	1798	8745	20.56%	1.77	138
TN-KY	17300	Clarksville, TN-KY MSA	143	96	239	40.17%	1188	348	1536	22.66%	1.77	139
AL	22520	Florence-Muscle Shoals, AL MSA	51	69	120	57.50%	679	326	1005	32.44%	1.77	140
PA	39740	Reading, PA MSA	92	69	161	42.86%	2901	926	3827	24.20%	1.77	141
TN	34980	Nashville-Davidson--Murfreesboro, TN	1215	1,222	2437	50.14%	9083	3,610	12693	28.44%	1.76	142
MI	22420	Flint, MI MSA	292	542	834	64.99%	2137	1,259	3396	37.07%	1.75	143
LA	29340	Lake Charles, LA MSA	91	120	211	56.87%	462	222	684	32.46%	1.75	144
MA	44140	Springfield, MA MSA	241	222	463	47.95%	3588	1,362	4950	27.52%	1.74	145
WA	45104	Tacoma, WA MD	168	155	323	47.99%	2826	1,074	3900	27.54%	1.74	146
IL	40420	Rockford, IL MSA	138	176	314	56.05%	2632	1,249	3881	32.18%	1.74	147
MI	29620	Lansing-East Lansing, MI MSA	168	202	370	54.59%	2994	1,368	4362	31.36%	1.74	148
NJ	12100	Atlantic City, NJ MSA	218	187	405	46.17%	1269	459	1728	26.56%	1.74	149
FL	29460	Lakeland, FL MSA	220	403	623	64.69%	1760	1,062	2822	37.63%	1.72	150
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA M	236	146	382	38.22%	11966	3428	15394	22.27%	1.72	151
FL	45300	Tampa-St. Petersburg-Clearwater, FL M	1170	1,573	2743	57.35%	11296	5,689	16985	33.49%	1.71	152
LA	33740	Monroe, LA MSA	81	128	209	61.24%	337	188	525	35.81%	1.71	153
MA	15764	Cambridge-Newton-Framingham, MA MD	267	96	363	26.45%	7254	1,332	8586	15.51%	1.70	154
TN	28940	Knoxville, TN MSA	157	218	375	58.13%	3759	1,956	5715	34.23%	1.70	155
NY	10580	Albany-Schenectady-Troy, NY MSA	185	147	332	44.28%	3692	1,329	5021	26.47%	1.67	156
AL-GA		Columbus, GA-AL MSA	360	352	712	49.44%	682	287	969	29.62%	1.67	157
NY	45060	Syracuse, NY MSA	108	74	182	40.66%	2755	893	3648	24.48%	1.66	158
KS	48620	Wichita, KS MSA	174	138	312	44.23%	4108	1,492	5600	26.64%	1.66	159
MS	37700	Pascagoula, MS MSA	65	96	161	59.63%	374	210	584	35.96%	1.66	160
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie	2140	1,876	4016	46.71%	4911	1,934	6845	28.25%	1.65	161
FL	36740	Orlando-Kissimmee, FL MSA	1440	1,529	2969	51.50%	8253	3,735	11988	31.16%	1.65	162
FL	37340	Palm Bay-Melbourne-Titusville, FL MSA	348	285	633	45.02%	3063	1,155	4218	27.38%	1.64	163
TN-GA	16860	Chattanooga, TN-GA MSA	286	413	699	59.08%	2382	1360	3742	36.34%	1.63	164
NM	10740	Albuquerque, NM MSA	85	50	135	37.04%	4862	1,452	6314	23.00%	1.61	165
IA-IL	19340	Davenport-Moline-Rock Island, IA-IL M	74	93	167	55.69%	2582	1370	3952	34.67%	1.61	166
AL	11500	Anniston-Oxford, AL MSA	56	68	124	54.84%	401	212	613	34.58%	1.59	167
FL	33124	Miami-Miami Beach-Kendall, FL MD	869	730	1599	45.65%	2473	1,014	3487	29.08%	1.57	168
TX	23104	Fort Worth-Arlington, TX MD	739	893	1632	54.72%	7483	4,159	11642	35.72%	1.53	169
IL-WI	29404	Lake County-Kenosha County, IL-WI MD	316	257	573	44.85%	6447	2671	9118	29.29%	1.53	170
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	76	84	160	52.50%	535	284	819	34.68%	1.51	171
TX	26420	Houston-Sugar Land-Baytown, TX MSA	1929	3,994	5923	67.43%	13600	10,922	24522	44.54%	1.51	172
CA	31084	Los Angeles-Long Beach-Glendale, CA M	1088	419	1507	27.80%	5124	1,159	6283	18.45%	1.51	173
DE	20100	Dover, DE MSA	134	69	203	33.99%	607	177	784	22.58%	1.51	174
TX	19124	Dallas-Plano-Irving, TX MD	2033	2,613	4646	56.24%	12480	7,470	19950	37.44%	1.50	175
NV	29820	Las Vegas-Paradise, NV MSA	496	436	932	46.78%	5043	2,397	7440	32.22%	1.45	176
CA	40140	Riverside-San Bernardino-Ontario, CA	513	296	809	36.59%	6980	2,457	9437	26.04%	1.41	177
CA	12540	Bakersfield, CA MSA	90	72	162	44.44%	1657	774	2431	31.84%	1.40	178
CA	23420	Fresno, CA MSA	66	54	120	45.00%	1500	730	2230	32.74%	1.37	179
LA	10780	Alexandria, LA MSA	63	79	142	55.63%	237	169	406	41.63%	1.34	180
AZ	46060	Tucson, AZ MSA	100	67	167	40.12%	3698	1,596	5294	30.15%	1.33	181
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	845	701	1546	45.34%	23783	13,360	37143	35.97%	1.26	182
TX	41700	San Antonio, TX MSA	243	238	481	49.48%	4631	3,228	7859	41.07%	1.20	183
TX	28660	Killeen-Temple-Fort Hood, TX MSA	160	62	222	27.93%	976	304	1280	23.75%	1.18	184

Table 2. Loans to Middle- and Upper-Income Borrowers by Race of Borrower

State	MSA	MSA Name	Prime Loans to MUI African-Americans	High-Cost Loans to MUI African-Americans	Total Loans to MUI African-Americans	Percent High-Cost Loans to MUI African-Americans	Prime Loans to MUI Whites	High-Cost Loans to MUI Whites	Total Loans to MUI Whites	Percent High-Cost Loans to MUI Whites	High-Cost Disparity Ratio	Rank
NC	24780	Greenville, NC MSA	216	190	406	46.80%	1891	237	2128	11.14%	4.20	1
NC	20500	Durham, NC MSA	783	510	1293	39.44%	5100	536	5636	9.51%	4.15	2
NC	39580	Raleigh-Cary, NC MSA	1264	805	2069	38.91%	14508	1,763	16271	10.84%	3.59	3
WI	31540	Madison, WI MSA	77	53	130	40.77%	8086	1,107	9193	12.04%	3.39	4
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	861	1,385	2246	61.67%	18531	4,179	22710	18.40%	3.35	5
FL	23540	Gainesville, FL MSA	190	181	371	48.79%	2823	484	3307	14.64%	3.33	6
IA	19780	Des Moines-West Des Moines, IA MSA	56	65	121	53.72%	7296	1,433	8729	16.42%	3.27	7
SC	16700	Charleston-North Charleston, SC MSA	762	871	1633	53.34%	10362	2,027	12389	16.36%	3.26	8
PA	37964	Philadelphia, PA MD	2976	2,471	5447	45.36%	44092	7,133	51225	13.92%	3.26	9
MI	11460	Ann Arbor, MI MSA	224	160	384	41.67%	3377	496	3873	12.81%	3.25	10
MA	15764	Cambridge-Newton-Framingham, MA MD	376	336	712	47.19%	16963	2,900	19863	14.60%	3.23	11
SC	22500	Florence, SC MSA	171	294	465	63.23%	1371	336	1707	19.68%	3.21	12
TX	46340	Tyler, TX MSA	107	141	248	56.85%	2123	460	2583	17.81%	3.19	13
NC	24140	Goldsboro, NC MSA	140	122	262	46.56%	981	171	1152	14.84%	3.14	14
GA	12020	Athens-Clarke County, GA MSA	124	113	237	47.68%	2121	381	2502	15.23%	3.13	15
OH	17460	Cleveland-Elyria-Mentor, OH MSA	1313	1,518	2831	53.62%	20431	4,247	24678	17.21%	3.12	16
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-WI	932	1214	2146	56.57%	39417	8848	48265	18.33%	3.09	17
VA	16820	Charlottesville, VA MSA	140	93	233	39.91%	2533	389	2922	13.31%	3.00	18
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	576	502	1078	46.57%	12335	2,299	14634	15.71%	2.96	19
CT	25540	Hartford-West Hartford-East Hartford, CT	684	609	1293	47.10%	13011	2,459	15470	15.90%	2.96	20
SC	24860	Greenville, SC MSA	408	339	747	45.38%	6772	1,238	8010	15.46%	2.94	21
TN-MS-AR	32820	Memphis, TN-MS-AR MSA	2546	3691	6237	59.18%	11165	2825	13990	20.19%	2.93	22
GA	15260	Brunswick, GA MSA	91	94	185	50.81%	1573	333	1906	17.47%	2.91	23
AL	26620	Huntsville, AL MSA	529	279	808	34.53%	4785	646	5431	11.89%	2.90	24
SC	17900	Columbia, SC MSA	1111	935	2046	45.70%	6804	1,277	8081	15.80%	2.89	25
NY	40380	Rochester, NY MSA	213	158	371	42.59%	7822	1,375	9197	14.95%	2.85	26
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	15083	11,744	26827	43.78%	57949	10,596	68545	15.46%	2.83	27
VA	31340	Lynchburg, VA MSA	165	154	319	48.28%	2830	582	3412	17.06%	2.83	28
NC	24660	Greensboro-High Point, NC MSA	880	676	1556	43.44%	7056	1,287	8343	15.43%	2.82	29
PA	38300	Pittsburgh, PA MSA	405	413	818	50.49%	23389	5,121	28510	17.96%	2.81	30
NE-IA	36540	Omaha-Council Bluffs, NE-IA MSA	203	197	400	49.25%	9429	2005	11434	17.54%	2.81	31
MI	35660	Niles-Benton Harbor, MI MSA	61	82	143	57.34%	1854	478	2332	20.50%	2.80	32
NC	49180	Winston-Salem, NC MSA	478	368	846	43.50%	4978	921	5899	15.61%	2.79	33
FL	45220	Tallahassee, FL MSA	585	496	1081	45.88%	3807	752	4559	16.49%	2.78	34
VA	40060	Richmond, VA MSA	2858	2,439	5297	46.04%	15845	3,162	19007	16.64%	2.77	35
MI	47644	Warren-Troy-Farmington Hills, MI MD	1448	1,315	2763	47.59%	27314	5,722	33036	17.32%	2.75	36
MA	14484	Boston-Quincy, MA MD	1774	1,910	3684	51.85%	23491	5,485	28976	18.93%	2.74	37
GA	23580	Gainesville, GA MSA	88	92	180	51.11%	2394	550	2944	18.68%	2.74	38
AL	13820	Birmingham-Hoover, AL MSA	1598	1,570	3168	49.56%	12482	2,765	15247	18.13%	2.73	39
MO-IL	41180	St. Louis, MO-IL MSA	2153	2542	4695	54.14%	35448	8769	44217	19.83%	2.73	40
GA	42340	Savannah, GA MSA	793	527	1320	39.92%	4975	854	5829	14.65%	2.73	41
NC	22180	Fayetteville, NC MSA	1197	571	1768	32.30%	3511	473	3984	11.87%	2.72	42
NC	40580	Rocky Mount, NC MSA	239	232	471	49.26%	889	197	1086	18.14%	2.72	43
TX	12420	Austin-Round Rock, TX MSA	555	334	889	37.57%	18747	3,021	21768	13.88%	2.71	44
PA	39740	Reading, PA MSA	69	76	145	52.41%	4737	1,139	5876	19.38%	2.70	45
NC-SC	16740	Charlotte-Gastonia-Concord, NC-SC MSA	2502	1662	4164	39.91%	23564	4102	27666	14.83%	2.69	46
NC	11700	Asheville, NC MSA	77	69	146	47.26%	5866	1,253	7119	17.60%	2.69	47
IN	23060	Fort Wayne, IN MSA	118	101	219	46.12%	3886	814	4700	17.32%	2.66	48
TX	19124	Dallas-Plano-Irving, TX MD	3189	3,732	6921	53.92%	38283	9,723	48006	20.25%	2.66	49
CT	35300	New Haven-Milford, CT MSA	672	779	1451	53.69%	10028	2,540	12568	20.21%	2.66	50
NC-VA	47260	Virginia Beach-Norfolk-Newport News,	5696	4578	10274	44.56%	23678	4782	28460	16.80%	2.65	51
AL	46220	Tuscaloosa, AL MSA	328	224	552	40.58%	2079	378	2457	15.38%	2.64	52
AL	33860	Montgomery, AL MSA	713	434	1147	37.84%	3402	570	3972	14.35%	2.64	53
LA	12940	Baton Rouge, LA MSA	1229	1,372	2601	52.75%	7527	1,884	9411	20.02%	2.63	54
IL	37900	Peoria, IL MSA	93	61	154	39.61%	4465	794	5259	15.10%	2.62	55
KY	30460	Lexington-Fayette, KY MSA	206	129	335	38.51%	5264	907	6171	14.70%	2.62	56
MO-KS	28140	Kansas City, MO-KS MSA	998	1041	2039	51.05%	24855	6018	30873	19.49%	2.62	57
SC	43900	Spartanburg, SC MSA	186	181	367	49.32%	2615	609	3224	18.89%	2.61	58
PA	25420	Harrisburg-Carlisle, PA MSA	174	125	299	41.81%	6142	1,174	7316	16.05%	2.61	59
NC	48900	Wilmington, NC MSA	243	178	421	42.28%	6441	1,249	7690	16.24%	2.60	60

MI	24340	Grand Rapids-Wyoming, MI MSA	183	234	417	56.12%	7741	2,129	9870	21.57%	2.60	61
GA	31420	Macon, GA MSA	390	442	832	53.13%	1629	419	2048	20.46%	2.60	62
VA	40220	Roanoke, VA MSA	164	141	305	46.23%	3787	821	4608	17.82%	2.59	63
MS	27140	Jackson, MS MSA	1189	1,080	2269	47.60%	4640	1,044	5684	18.37%	2.59	64
AR	30780	Little Rock-North Little Rock, AR MSA	750	582	1332	43.69%	7413	1,504	8917	16.87%	2.59	65
NC	27340	Jacksonville, NC MSA	258	102	360	28.33%	2354	290	2644	10.97%	2.58	66
NC	25860	Hickory-Lenoir-Morganton, NC MSA	66	66	132	50.00%	3513	855	4368	19.57%	2.55	67
CO	19740	Denver-Aurora, CO MSA	942	708	1650	42.91%	39813	8,148	47961	16.99%	2.53	68
OH	19380	Dayton, OH MSA	471	388	859	45.17%	8198	1,790	9988	17.92%	2.52	69
MA	21604	Essex County, MA MD	213	228	441	51.70%	10461	2,711	13172	20.58%	2.51	70
AL	12220	Auburn-Opelika, AL MSA	158	84	242	34.71%	1615	260	1875	13.87%	2.50	71
AL	33660	Mobile, AL MSA	495	709	1204	58.89%	3792	1,168	4960	23.55%	2.50	72
SC	44940	Sumter, SC MSA	135	157	292	53.77%	594	163	757	21.53%	2.50	73
VA	19260	Danville, VA MSA	97	112	209	53.59%	621	170	791	21.49%	2.49	74
NY	15380	Buffalo-Niagara Falls, NY MSA	215	159	374	42.51%	8071	1,662	9733	17.08%	2.49	75
LA	35380	New Orleans-Metairie-Kenner, LA MSA	1734	1,406	3140	44.78%	12631	2,789	15420	18.09%	2.48	76
MA	49340	Worcester, MA MSA	230	296	526	56.27%	10598	3,147	13745	22.90%	2.46	77
SC	11340	Anderson, SC MSA	82	70	152	46.05%	1740	404	2144	18.84%	2.44	78
TN	34980	Nashville-Davidson--Murfreesboro, TN	1382	1,059	2441	43.38%	20993	4,549	25542	17.81%	2.44	79
OH	18140	Columbus, OH MSA	1164	850	2014	42.20%	19892	4,177	24069	17.35%	2.43	80
MD	12580	Baltimore-Towson, MD MSA	7708	6,440	14148	45.52%	36590	8,466	45056	18.79%	2.42	81
TX	47380	Waco, TX MSA	77	108	185	58.38%	1714	546	2260	24.16%	2.42	82
FL	42680	Sebastian-Vero Beach, FL MSA	72	96	168	57.14%	2329	722	3051	23.66%	2.41	83
GA-SC	12260	Augusta-Richmond County, GA-SC MSA	1130	563	1693	33.25%	5262	841	6103	13.78%	2.41	84
FL	27260	Jacksonville, FL MSA	2060	2,267	4327	52.39%	19284	5,371	24655	21.78%	2.40	85
MA	44140	Springfield, MA MSA	252	272	524	51.91%	7613	2,103	9716	21.64%	2.40	86
MI	28020	Kalamazoo-Portage, MI MSA	102	87	189	46.03%	3283	781	4064	19.22%	2.40	87
IN-MI	43780	South Bend-Mishawaka, IN-MI MSA	93	92	185	49.73%	2971	780	3751	20.79%	2.39	88
KS	48620	Wichita, KS MSA	183	125	308	40.58%	6524	1,335	7859	16.99%	2.39	89
IL	16974	Chicago-Naperville-Joliet, IL MD	9280	13,050	22330	58.44%	111879	36,254	148133	24.47%	2.39	90
IN	26900	Indianapolis-Carmel, IN MSA	1121	849	1970	43.10%	19608	4,350	23958	18.16%	2.37	91
KY-IN	31140	Louisville-Jefferson County, KY-IN MS	653	465	1118	41.59%	13661	2905	16566	17.54%	2.37	92
MI	19804	Detroit-Livonia-Dearborn, MI MD	2665	5,137	7802	65.84%	13447	5,175	18622	27.79%	2.37	93
OH-KY-IN	17140	Cincinnati-Middletown, OH-KY-IN MSA	1122	818	1940	42.16%	25298	5492	30790	17.84%	2.36	94
IN	23844	Gary, IN MD	515	659	1174	56.13%	7683	2,397	10080	23.78%	2.36	95
OK	36420	Oklahoma City, OK MSA	550	505	1055	47.87%	13211	3,380	16591	20.37%	2.35	96
CA	41884	San Francisco-San Mateo-Redwood City, CA	640	195	835	23.35%	20470	2,270	22740	9.98%	2.34	97
LA	29180	Lafayette, LA MSA	267	200	467	42.83%	2862	642	3504	18.32%	2.34	98
NJ-PA	35084	Newark-Union, NJ-PA MD	3272	3661	6933	52.81%	24992	7295	32287	22.59%	2.34	99
WA	42644	Seattle-Bellevue-Everett, WA MD	1285	844	2129	39.64%	46506	9,518	56024	16.99%	2.33	100
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ MSA	366	272	638	42.63%	11559	2585	14144	18.28%	2.33	101
NJ	15804	Camden, NJ MD	1882	1,673	3555	47.06%	16282	4,124	20406	20.21%	2.33	102
OH	10420	Akron, OH MSA	332	274	606	45.21%	7167	1,729	8896	19.44%	2.33	103
MI	29620	Lansing-East Lansing, MI MSA	174	180	354	50.85%	4826	1,351	6177	21.87%	2.32	104
TN	27180	Jackson, TN MSA	137	186	323	57.59%	973	321	1294	24.81%	2.32	105
MI	40980	Saginaw-Saginaw Township North, MI MSA	118	103	221	46.61%	1690	426	2116	20.13%	2.32	106
TX	26420	Houston-Sugar Land-Baytown, TX MSA	4927	7,572	12499	60.58%	48136	17,124	65260	26.24%	2.31	107
NJ	45940	Trenton-Ewing, NJ MSA	399	259	658	39.36%	3391	699	4090	17.09%	2.30	108
OK	46140	Tulsa, OK MSA	255	285	540	52.78%	8504	2,535	11039	22.96%	2.30	109
AL	19460	Decatur, AL MSA	58	61	119	51.26%	1264	364	1628	22.36%	2.29	110
LA	10780	Alexandria, LA MSA	98	155	253	61.26%	1113	409	1522	26.87%	2.28	111
TX	30980	Longview, TX MSA	100	133	233	57.08%	1695	571	2266	25.20%	2.27	112
LA	43340	Shreveport-Bossier City, LA MSA	528	523	1051	49.76%	3192	899	4091	21.98%	2.26	113
TX	23104	Fort Worth-Arlington, TX MD	1338	1,403	2741	51.19%	19350	5,653	25003	22.61%	2.26	114
AL	20020	Dothan, AL MSA	121	118	239	49.37%	1365	381	1746	21.82%	2.26	115
TN-GA	16860	Chattanooga, TN-GA MSA	239	310	549	56.47%	5852	1947	7799	24.96%	2.26	116
MI	34740	Muskegon-Norton Shores, MI MSA	60	79	139	56.83%	1571	529	2100	25.19%	2.26	117
NY	28740	Kingston, NY MSA	66	71	137	51.82%	1829	547	2376	23.02%	2.25	118
DE-MD-NJ	48864	Wilmington, DE-MD-NJ MD	1150	837	1987	42.12%	7855	1809	9664	18.72%	2.25	119
WI	39540	Racine, WI MSA	68	58	126	46.03%	2597	668	3265	20.46%	2.25	120
CT	35980	Norwich-New London, CT MSA	79	62	141	43.97%	3297	803	4100	19.59%	2.25	121
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ MD	14009	13150	27159	48.42%	71767	19849	91616	21.67%	2.23	122
RI	39300	Providence-New Bedford-Fall River, RI	432	543	975	55.69%	14277	4,762	19039	25.01%	2.23	123
FL	42260	Sarasota-Bradenton-Venice, FL MSA	300	355	655	54.20%	12459	4,019	16478	24.39%	2.22	124
PA	49620	York-Hanover, PA MSA	285	210	495	42.42%	6297	1,489	7786	19.12%	2.22	125
NV	39900	Reno-Sparks, NV MSA	84	63	147	42.86%	8187	1,961	10148	19.32%	2.22	126
MD	41540	Salisbury, MD MSA	153	186	339	54.87%	1451	479	1930	24.82%	2.21	127

LA	29340	Lake Charles, LA MSA	164	144	308	46.75%	1740	467	2207	21.16%	2.21	128
NY	35004	Nassau-Suffolk, NY MD	2633	3,276	5909	55.44%	31492	10,552	42044	25.10%	2.21	129
OH	45780	Toledo, OH MSA	246	211	457	46.17%	6108	1,615	7723	20.91%	2.21	130
OH-PA	49660	Youngstown-Warren-Boardman, OH-PA MSA	127	149	276	53.99%	4902	1610	6512	24.72%	2.18	131
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	2161	1,382	3543	39.01%	15052	3,296	18348	17.96%	2.17	132
OH	15940	Canton-Massillon, OH MSA	73	79	152	51.97%	3946	1,256	5202	24.14%	2.15	133
GA	47580	Warner Robins, GA MSA	346	139	485	28.66%	1584	246	1830	13.44%	2.13	134
DC-MD-VA-WV	47894	Washington-Arlington-Alexandria, DC-M	20502	14525	35027	41.47%	55597	13449	69046	19.48%	2.13	135
NY	10580	Albany-Schenectady-Troy, NY MSA	232	159	391	40.66%	9315	2,202	11517	19.12%	2.13	136
LA	33740	Monroe, LA MSA	155	160	315	50.79%	1322	416	1738	23.94%	2.12	137
TX	13140	Beaumont-Port Arthur, TX MSA	249	264	513	51.46%	2614	838	3452	24.28%	2.12	138
NY	45060	Syracuse, NY MSA	115	63	178	35.39%	5717	1,157	6874	16.83%	2.10	139
IL-WI	29404	Lake County-Kenosha County, IL-WI MD	313	213	526	40.49%	12700	3039	15739	19.31%	2.10	140
AL	22520	Florence-Muscle Shoals, AL MSA	70	59	129	45.74%	1412	396	1808	21.90%	2.09	141
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA M	498	337	835	40.36%	37318	8967	46285	19.37%	2.08	142
GA	10500	Albany, GA MSA	311	295	606	48.68%	1074	328	1402	23.40%	2.08	143
FL	37860	Pensacola-Ferry Pass-Brent, FL MSA	455	348	803	43.34%	6018	1,592	7610	20.92%	2.07	144
TN	28940	Knoxville, TN MSA	195	159	354	44.92%	9032	2,501	11533	21.69%	2.07	145
FL	37340	Palm Bay-Melbourne-Titusville, FL MSA	609	564	1173	48.08%	8984	2,720	11704	23.24%	2.07	146
NJ	20764	Edison, NJ MD	1736	1,219	2955	41.25%	30416	7,616	38032	20.03%	2.06	147
IL	40420	Rockford, IL MSA	136	144	280	51.43%	4057	1,358	5415	25.08%	2.05	148
CA	40900	Sacramento--Arden-Arcade--Roseville, CA	2225	1,820	4045	44.99%	34797	9,796	44593	21.97%	2.05	149
AK	11260	Anchorage, AK MSA	167	90	257	35.02%	5313	1,099	6412	17.14%	2.04	150
NC	15500	Burlington, NC MSA	147	106	253	41.90%	1263	326	1589	20.52%	2.04	151
NJ	12100	Atlantic City, NJ MSA	326	317	643	49.30%	4263	1,368	5631	24.29%	2.03	152
GA-AL	17980	Columbus, GA-AL MSA	793	500	1293	38.67%	2455	580	3035	19.11%	2.02	153
GA	46660	Valdosta, GA MSA	161	129	290	44.48%	1327	374	1701	21.99%	2.02	154
MS	37700	Pascagoula, MS MSA	134	104	238	43.70%	1647	459	2106	21.79%	2.00	155
WA	45104	Tacoma, WA MD	656	670	1326	50.53%	14683	4,983	19666	25.34%	1.99	156
FL	48424	West Palm Beach-Boca Raton-Boynton Be	2343	2,714	5057	53.67%	21076	7,768	28844	26.93%	1.99	157
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	629	537	1166	46.05%	7200	2,173	9373	23.18%	1.99	158
CA	36084	Oakland-Fremont-Hayward, CA MD	4687	2,899	7586	38.22%	37653	8,983	46636	19.26%	1.98	159
FL	36100	Ocala, FL MSA	307	413	720	57.36%	4710	1,937	6647	29.14%	1.97	160
SC	34820	Myrtle Beach-Conway-North Myrtle Beach	125	112	237	47.26%	4361	1,380	5741	24.04%	1.97	161
MA	39300	Providence-New Bedford-Fall River, RI	206	154	360	42.78%	8021	2,239	10260	21.82%	1.96	162
MI	22420	Flint, MI MSA	334	337	671	50.22%	4081	1,410	5491	25.68%	1.96	163
UT	41620	Salt Lake City, UT MSA	79	55	134	41.04%	20051	5,422	25473	21.29%	1.93	164
LA	26380	Houma-Bayou Cane-Thibodaux, LA MSA	88	84	172	48.84%	1997	679	2676	25.37%	1.92	165
FL	37460	Panama City-Lynn Haven, FL MSA	116	68	184	36.96%	2384	567	2951	19.21%	1.92	166
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	699	1,018	1717	59.29%	7274	3,248	10522	30.87%	1.92	167
DE	20100	Dover, DE MSA	471	290	761	38.11%	2146	533	2679	19.90%	1.92	168
TX-AR	45500	Texarkana, TX-Texarkana, AR MSA	75	76	151	50.33%	846	303	1149	26.37%	1.91	169
MS	25620	Hattiesburg, MS MSA	174	148	322	45.96%	1496	482	1978	24.37%	1.89	170
CA	49700	Yuba City, CA MSA	54	60	114	52.63%	2505	973	3478	27.98%	1.88	171
CA	37100	Oxnard-Thousand Oaks-Ventura, CA MSA	224	96	320	30.00%	15957	3,030	18987	15.96%	1.88	172
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	1809	882	2691	32.78%	51071	10,804	61875	17.46%	1.88	173
CO	17820	Colorado Springs, CO MSA	357	161	518	31.08%	10671	2,140	12811	16.70%	1.86	174
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	420	576	996	57.83%	8256	3,767	12023	31.33%	1.85	175
FL	45300	Tampa-St. Petersburg-Clearwater, FL M	2914	3,256	6170	52.77%	46108	18,893	65001	29.07%	1.82	176
AL	11500	Anniston-Oxford, AL MSA	111	89	200	44.50%	969	315	1284	24.53%	1.81	177
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	164	178	342	52.05%	1622	662	2284	28.98%	1.80	178
VA-WV	49020	Winchester, VA-WV MSA	75	59	134	44.03%	2463	803	3266	24.59%	1.79	179
AZ	46060	Tucson, AZ MSA	335	225	560	40.18%	17298	5,008	22306	22.45%	1.79	180
FL	29460	Lakeland, FL MSA	659	1,006	1665	60.42%	8296	4,328	12624	34.28%	1.76	181
FL	39460	Punta Gorda, FL MSA	113	111	224	49.55%	2906	1,151	4057	28.37%	1.75	182
FL	34940	Naples-Marco Island, FL MSA	200	207	407	50.86%	6071	2,504	8575	29.20%	1.74	183
CA	46700	Vallejo-Fairfield, CA MSA	1286	916	2202	41.60%	6300	1,991	8291	24.01%	1.73	184
MD-WV	25180	Hagerstown-Martinsburg, MD-WV MSA	261	173	434	39.86%	4775	1434	6209	23.10%	1.73	185
MS	25060	Gulfport-Biloxi, MS MSA	215	143	358	39.94%	2394	727	3121	23.29%	1.71	186
FL	36740	Orlando-Kissimmee, FL MSA	3293	3,440	6733	51.09%	36488	15,657	52145	30.03%	1.70	187
HI	26180	Honolulu, HI MSA	289	95	384	24.74%	3967	686	4653	14.74%	1.68	188
FL	15980	Cape Coral-Fort Myers, FL MSA	480	807	1287	62.70%	12967	7,760	20727	37.44%	1.67	189
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie, FL	6373	7,793	14166	55.01%	27905	13,890	41795	33.23%	1.66	190
FL	23020	Fort Walton Beach-Crestview-Destin, FL	181	72	253	28.46%	3182	670	3852	17.39%	1.64	191
TN-KY	17300	Clarksville, TN-KY MSA	408	180	588	30.61%	3167	734	3901	18.82%	1.63	192
CA	42044	Santa Ana-Anaheim-Irvine, CA MD	667	310	977	31.73%	44414	10,796	55210	19.55%	1.62	193

TX	18580	Corpus Christi, TX MSA	56	57	113	50.44%	3560	1,619	5179	31.26%	1.61	194
WA	36500	Olympia, WA MSA	142	65	207	31.40%	4469	1,096	5565	19.69%	1.59	195
KY	21060	Elizabethtown, KY MSA	118	70	188	37.23%	1229	378	1607	23.52%	1.58	196
GA	25980	Hinesville-Fort Stewart, GA MSA	388	125	513	24.37%	756	138	894	15.44%	1.58	197
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	2662	2,091	4753	43.99%	89790	35,029	124819	28.06%	1.57	198
CA	31084	Los Angeles-Long Beach-Glendale, CA M	13401	9,975	23376	42.67%	117229	45,105	162334	27.79%	1.54	199
CA	33700	Modesto, CA MSA	293	264	557	47.40%	10267	4,633	14900	31.09%	1.52	200
AR	38220	Pine Bluff, AR MSA	163	118	281	41.99%	401	153	554	27.62%	1.52	201
NV	29820	Las Vegas-Paradise, NV MSA	2411	2,147	4558	47.10%	35625	16,099	51724	31.12%	1.51	202
CA	41940	San Jose-Sunnyvale-Santa Clara, CA MS	579	200	779	25.67%	22939	4,702	27641	17.01%	1.51	203
CA	44700	Stockton, CA MSA	1074	923	1997	46.22%	10837	4,883	15720	31.06%	1.49	204
OK	30020	Lawton, OK MSA	218	92	310	29.68%	1211	302	1513	19.96%	1.49	205
CA	12540	Bakersfield, CA MSA	497	525	1022	51.37%	13914	7,358	21272	34.59%	1.49	206
NM	10740	Albuquerque, NM MSA	292	135	427	31.62%	14501	3,930	18431	21.32%	1.48	207
CA	41500	Salinas, CA MSA	111	55	166	33.13%	6269	1,881	8150	23.08%	1.44	208
CA	47300	Visalia-Porterville, CA MSA	67	73	140	52.14%	5523	3,197	8720	36.66%	1.42	209
CA	40140	Riverside-San Bernardino-Ontario, CA	6330	6,179	12509	49.40%	82551	44,590	127141	35.07%	1.41	210
CA	23420	Fresno, CA MSA	479	410	889	46.12%	12190	5,979	18169	32.91%	1.40	211
CA	32900	Merced, CA MSA	107	90	197	45.69%	4342	2,286	6628	34.49%	1.32	212
FL	33124	Miami-Miami Beach-Kendall, FL MD	4554	6,428	10982	58.53%	38926	30,825	69751	44.19%	1.32	213
TX	28660	Killeen-Temple-Fort Hood, TX MSA	820	241	1061	22.71%	3563	759	4322	17.56%	1.29	214
PR	41980	San Juan-Caguas-Guaynabo, PR MSA	1438	238	1676	14.20%	25821	3,283	29104	11.28%	1.26	215
TX	41700	San Antonio, TX MSA	1212	450	1662	27.08%	19977	5,736	25713	22.31%	1.21	216
TX	21340	El Paso, TX MSA	196	106	302	35.10%	5365	3,766	9131	41.24%	0.85	217

Table 3. Loans to Low- and Moderate-Income Borrowers by Ethnicity of Borrower

State	MSA	MSA Name	Prime Loans to LMI Hispanics	High-Cost to LMI Hispanics	Total loans to LMI Hispanics	Percent High-Cost Loans to LMI Hispanics	Prime Loans to LMI Whites	High-Cost Loans to LMI Whites	Total Loans to LMI Whites	Percent High-Cost Loans to LMI Whites	High-Cost Disparity Ratio	Rank
CO	14500	Boulder, CO MSA	146	78	224	34.82%	1843	229	2072	11.05%	3.15	1
MA	21604	Essex County, MA MD	437	336	773	43.47%	4021	866	4887	17.72%	2.45	2
NC	20500	Durham, NC MSA	170	75	245	30.61%	1793	269	2062	13.05%	2.35	3
MA	15764	Cambridge-Newton-Framingham, MA MD	406	214	620	34.52%	7254	1,332	8586	15.51%	2.22	4
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-	1012	928	1940	47.84%	25380	7106	32486	21.87%	2.19	5
CT	35980	Norwich-New London, CT MSA	96	76	172	44.19%	1696	468	2164	21.63%	2.04	6
NC	39580	Raleigh-Cary, NC MSA	572	289	861	33.57%	6933	1,367	8300	16.47%	2.04	7
UT	39340	Provo-Orem, UT MSA	238	143	381	37.53%	2702	619	3321	18.64%	2.01	8
IN	26900	Indianapolis-Carmel, IN MSA	446	534	980	54.49%	11880	4,578	16458	27.82%	1.96	9
CT	25540	Hartford-West Hartford-East Hartford,	752	515	1267	40.65%	8241	2,173	10414	20.87%	1.95	10
AL	13820	Birmingham-Hoover, AL MSA	108	122	230	53.04%	4708	1,769	6477	27.31%	1.94	11
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA M	792	597	1389	42.98%	11966	3428	15394	22.27%	1.93	12
IN	23060	Fort Wayne, IN MSA	107	123	230	53.48%	3364	1,324	4688	28.24%	1.89	13
CO	24540	Greeley, CO MSA	220	175	395	44.30%	1144	351	1495	23.48%	1.89	14
MA	49340	Worcester, MA MSA	269	217	486	44.65%	4374	1,362	5736	23.74%	1.88	15
CO	19740	Denver-Aurora, CO MSA	3078	2,280	5358	42.55%	16124	4,793	20917	22.91%	1.86	16
WA	42644	Seattle-Bellevue-Everett, WA MD	774	451	1225	36.82%	11319	2,799	14118	19.83%	1.86	17
MI	26100	Holland-Grand Haven, MI MSA	152	85	237	35.86%	2194	536	2730	19.63%	1.83	18
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	934	854	1788	47.76%	8100	2,889	10989	26.29%	1.82	19
NC	49180	Winston-Salem, NC MSA	188	102	290	35.17%	2633	640	3273	19.55%	1.80	20
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	779	485	1264	38.37%	4009	1,101	5110	21.55%	1.78	21
PA	37964	Philadelphia, PA MD	1465	1,058	2523	41.93%	14823	4,568	19391	23.56%	1.78	22
MA	44140	Springfield, MA MSA	425	396	821	48.23%	3588	1,362	4950	27.52%	1.75	23
MI	47644	Warren-Troy-Farmington Hills, MI MD	340	272	612	44.44%	19274	6,556	25830	25.38%	1.75	24
CT	35300	New Haven-Milford, CT MSA	585	475	1060	44.81%	4626	1,600	6226	25.70%	1.74	25
OH	18140	Columbus, OH MSA	245	195	440	44.32%	10160	3,497	13657	25.61%	1.73	26
PA	25420	Harrisburg-Carlisle, PA MSA	101	54	155	34.84%	3741	945	4686	20.17%	1.73	27
UT	41620	Salt Lake City, UT MSA	1027	882	1909	46.20%	7554	2,766	10320	26.80%	1.72	28
CO	17820	Colorado Springs, CO MSA	489	248	737	33.65%	4165	1,032	5197	19.86%	1.69	29
WI	39540	Racine, WI MSA	179	165	344	47.97%	1517	600	2117	28.34%	1.69	30
MA	14484	Boston-Quincy, MA MD	421	159	580	27.41%	6975	1,349	8324	16.21%	1.69	31
MI	28020	Kalamazoo-Portage, MI MSA	56	56	112	50.00%	1937	822	2759	29.79%	1.68	32
AR	30780	Little Rock-North Little Rock, AR MSA	100	51	151	33.77%	2412	612	3024	20.24%	1.67	33
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ MSA	816	622	1438	43.25%	5336	1869	7205	25.94%	1.67	34
PA	49620	York-Hanover, PA MSA	105	65	170	38.24%	3015	902	3917	23.03%	1.66	35
MI	40980	Saginaw-Saginaw Township North, MI MS	57	56	113	49.56%	1073	462	1535	30.10%	1.65	36
OH	45780	Toledo, OH MSA	130	103	233	44.21%	3703	1,367	5070	26.96%	1.64	37
WA	45104	Tacoma, WA MD	148	121	269	44.98%	2826	1,074	3900	27.54%	1.63	38
IL-WI	29404	Lake County-Kenosha County, IL-WI MD	1321	1200	2521	47.60%	6447	2671	9118	29.29%	1.62	39
OR	41420	Salem, OR MSA	244	188	432	43.52%	1646	603	2249	26.81%	1.62	40
TX	12420	Austin-Round Rock, TX MSA	1615	1,033	2648	39.01%	6835	2,180	9015	24.18%	1.61	41
NY	35004	Nassau-Suffolk, NY MD	846	406	1252	32.43%	7139	1,802	8941	20.15%	1.61	42
CA	40900	Sacramento--Arden-Arcade--Roseville,	1106	376	1482	25.37%	5368	1,017	6385	15.93%	1.59	43
CA	42044	Santa Ana-Anaheim-Irvine, CA MD	1459	297	1756	16.91%	4167	502	4669	10.75%	1.57	44
MI	19804	Detroit-Livonia-Dearborn, MI MD	330	488	818	59.66%	5045	3,084	8129	37.94%	1.57	45
NJ	45940	Trenton-Ewing, NJ MSA	354	234	588	39.80%	1699	577	2276	25.35%	1.57	46
TX	31180	Lubbock, TX MSA	158	199	357	55.74%	680	377	1057	35.67%	1.56	47
OH	17460	Cleveland-Elyria-Mentor, OH MSA	452	291	743	39.17%	10063	3,395	13458	25.23%	1.55	48
MD	12580	Baltimore-Towson, MD MSA	594	413	1007	41.01%	13012	4,675	17687	26.43%	1.55	49
VA	40060	Richmond, VA MSA	406	242	648	37.35%	6741	2,156	8897	24.23%	1.54	50
NM	42140	Santa Fe, NM MSA	232	64	296	21.62%	531	87	618	14.08%	1.54	51
NC	24660	Greensboro-High Point, NC MSA	231	117	348	33.62%	3042	856	3898	21.96%	1.53	52
SC	17900	Columbia, SC MSA	107	54	161	33.54%	2900	819	3719	22.02%	1.52	53
NJ	20764	Edison, NJ MD	1169	509	1678	30.33%	11795	2,950	14745	20.01%	1.52	54
TX	46340	Tyler, TX MSA	98	79	177	44.63%	532	222	754	29.44%	1.52	55
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	246	123	369	33.33%	1958	552	2510	21.99%	1.52	56
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	1851	808	2659	30.39%	6871	1,727	8598	20.09%	1.51	57
UT	36260	Ogden-Clearfield, UT MSA	404	188	592	31.76%	4356	1,177	5533	21.27%	1.49	58
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	7662	8,866	16528	53.64%	23783	13,360	37143	35.97%	1.49	59
OH-KY-IN	17140	Cincinnati-Middletown, OH-KY-IN MSA	178	113	291	38.83%	13304	4688	17992	26.06%	1.49	60
NJ	15804	Camden, NJ MD	732	451	1183	38.12%	8168	2,812	10980	25.61%	1.49	61

NJ-PA	35084	Newark-Union, NJ-PA MD	1075	563	1638	34.37%	6094	1839	7933	23.18%	1.48	62
NY	40380	Rochester, NY MSA	215	103	318	32.39%	5281	1,482	6763	21.91%	1.48	63
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	1133	195	1328	14.68%	3490	386	3876	9.96%	1.47	64
FL	34940	Naples-Marco Island, FL MSA	213	90	303	29.70%	991	250	1241	20.15%	1.47	65
DC-MD-VA-WV	47894	Washington-Arlington-Alexandria, DC-M	3773	1762	5535	31.83%	16465	4550	21015	21.65%	1.47	66
IL	16974	Chicago-Naperville-Joliet, IL MD	9937	6,363	16300	39.04%	36266	13,133	49399	26.59%	1.47	67
SC	24860	Greenville, SC MSA	179	109	288	37.85%	2813	978	3791	25.80%	1.47	68
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	3216	1,699	4915	34.57%	24295	7,520	31815	23.64%	1.46	69
NV	29820	Las Vegas-Paradise, NV MSA	1677	1,484	3161	46.95%	5043	2,397	7440	32.22%	1.46	70
AZ	46060	Tucson, AZ MSA	1444	1,129	2573	43.88%	3698	1,596	5294	30.15%	1.46	71
WA	28420	Kennewick-Richland-Pasco, WA MSA	408	228	636	35.85%	1337	437	1774	24.63%	1.46	72
IN-MI	43780	South Bend-Mishawaka, IN-MI MSA	108	103	211	48.82%	2056	1042	3098	33.63%	1.45	73
FL	42260	Sarasota-Bradenton-Venice, FL MSA	282	159	441	36.05%	2838	940	3778	24.88%	1.45	74
NY	10580	Albany-Schenectady-Troy, NY MSA	82	51	133	38.35%	3692	1,329	5021	26.47%	1.45	75
CA	37100	Oxnard-Thousand Oaks-Ventura, CA MSA	635	136	771	17.64%	1548	215	1763	12.20%	1.45	76
MI	29620	Lansing-East Lansing, MI MSA	140	116	256	45.31%	2994	1,368	4362	31.36%	1.44	77
IA	19780	Des Moines-West Des Moines, IA MSA	253	165	418	39.47%	5291	1,995	7286	27.38%	1.44	78
MI	24340	Grand Rapids-Wyoming, MI MSA	429	315	744	42.34%	5448	2,290	7738	29.59%	1.43	79
TX	47380	Waco, TX MSA	105	145	250	58.00%	430	294	724	40.61%	1.43	80
IL	40420	Rockford, IL MSA	326	277	603	45.94%	2632	1,249	3881	32.18%	1.43	81
CA	41940	San Jose-Sunnyvale-Santa Clara, CA MS	1155	201	1356	14.82%	2925	339	3264	10.39%	1.43	82
PA	39740	Reading, PA MSA	517	271	788	34.39%	2901	926	3827	24.20%	1.42	83
FL	48424	West Palm Beach-Boca Raton-Boynton Be	1108	559	1667	33.53%	4652	1,439	6091	23.63%	1.42	84
RI	39300	Providence-New Bedford-Fall River, RI	564	245	809	30.28%	4677	1,270	5947	21.36%	1.42	85
TX	10180	Abilene, TX MSA	62	75	137	54.74%	371	234	605	38.68%	1.42	86
MO-IL	41180	St. Louis, MO-IL MSA	409	273	682	40.03%	19825	7845	27670	28.35%	1.41	87
NV	39900	Reno-Sparks, NV MSA	321	139	460	30.22%	1582	435	2017	21.57%	1.40	88
PA	38300	Pittsburgh, PA MSA	82	62	144	43.06%	10349	4,597	14946	30.76%	1.40	89
PA	42540	Scranton--Wilkes-Barre, PA MSA	248	218	466	46.78%	2818	1,421	4239	33.52%	1.40	90
WI	24580	Green Bay, WI MSA	117	52	169	30.77%	2687	761	3448	22.07%	1.39	91
CA	46700	Vallejo-Fairfield, CA MSA	202	56	258	21.71%	827	153	980	15.61%	1.39	92
ID	14260	Boise City-Nampa, ID MSA	397	184	581	31.67%	4447	1,312	5759	22.78%	1.39	93
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ MD	1094	270	1364	19.79%	4079	681	4760	14.31%	1.38	94
IN	23844	Gary, IN MD	572	482	1054	45.73%	3811	1,903	5714	33.30%	1.37	95
WA	49420	Yakima, WA MSA	331	224	555	40.36%	661	276	937	29.46%	1.37	96
TX	41660	San Angelo, TX MSA	63	85	148	57.43%	234	169	403	41.94%	1.37	97
TN	34980	Nashville-Davidson--Murfreesboro, TN	520	330	850	38.82%	9083	3,610	12693	28.44%	1.37	98
NC-SC	16740	Charlotte-Gastonia-Concord, NC-SC MSA	1184	460	1644	27.98%	10707	2792	13499	20.68%	1.35	99
LA	35380	New Orleans-Metairie-Kenner, LA MSA	189	82	271	30.26%	2613	753	3366	22.37%	1.35	100
TN	28940	Knoxville, TN MSA	88	75	163	46.01%	3759	1,956	5715	34.23%	1.34	101
KS	48620	Wichita, KS MSA	422	234	656	35.67%	4108	1,492	5600	26.64%	1.34	102
PA	29540	Lancaster, PA MSA	271	76	347	21.90%	3315	650	3965	16.39%	1.34	103
TX	19124	Dallas-Plano-Irving, TX MD	4293	4,251	8544	49.75%	12480	7,470	19950	37.44%	1.33	104
VA	47260	Virginia Beach-Norfolk-Newport News, VA	448	195	643	30.33%	7084	2,110	9194	22.95%	1.32	105
FL	27260	Jacksonville, FL MSA	594	351	945	37.14%	6354	2,485	8839	28.11%	1.32	106
CA	36084	Oakland-Fremont-Hayward, CA MD	1475	259	1734	14.94%	4634	592	5226	11.33%	1.32	107
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	303	217	520	41.73%	2320	1,076	3396	31.68%	1.32	108
OK	36420	Oklahoma City, OK MSA	680	406	1086	37.38%	6224	2,479	8703	28.48%	1.31	109
TN-MS-AR	32820	Memphis, TN-MS-AR MSA	321	218	539	40.45%	3216	1436	4652	30.87%	1.31	110
TX	47020	Victoria, TX MSA	55	78	133	58.65%	153	124	277	44.77%	1.31	111
NJ	12100	Atlantic City, NJ MSA	288	153	441	34.69%	1269	459	1728	26.56%	1.31	112
MO-KS	28140	Kansas City, MO-KS MSA	960	570	1530	37.25%	14818	5920	20738	28.55%	1.31	113
NE-IA	36540	Omaha-Council Bluffs, NE-IA MSA	537	281	818	34.35%	6148	2198	8346	26.34%	1.30	114
DE-MD-NJ	48864	Wilmington, DE-MD-NJ MD	371	171	542	31.55%	4467	1439	5906	24.37%	1.29	115
WI	31540	Madison, WI MSA	222	56	278	20.14%	4214	777	4991	15.57%	1.29	116
FL	15980	Cape Coral-Fort Myers, FL MSA	408	236	644	36.65%	2145	850	2995	28.38%	1.29	117
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie	1640	920	2560	35.94%	4911	1,934	6845	28.25%	1.27	118
FL	45300	Tampa-St. Petersburg-Clearwater, FL M	1906	1,414	3320	42.59%	11296	5,689	16985	33.49%	1.27	119
FL	36740	Orlando-Kissimmee, FL MSA	2842	1,862	4704	39.58%	8253	3,735	11988	31.16%	1.27	120
TX	33260	Midland, TX MSA	121	125	246	50.81%	358	243	601	40.43%	1.26	121
TN-GA	15260	Chattanooga, TN-GA MSA	60	50	110	45.45%	2382	1360	3742	36.34%	1.25	122
NM	29740	Las Cruces, NM MSA	191	113	304	37.17%	320	137	457	29.98%	1.24	123
FL	29460	Lakeland, FL MSA	363	306	669	45.74%	1760	1,062	2822	37.63%	1.22	124
IN	21140	Elkhart-Goshen, IN MSA	181	124	305	40.66%	1281	644	1925	33.45%	1.22	125
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	201	92	293	31.40%	1448	505	1953	25.86%	1.21	126
TX	41700	San Antonio, TX MSA	2629	2,610	5239	49.82%	4631	3,228	7859	41.07%	1.21	127
FL	37340	Palm Bay-Melbourne-Titusville, FL MSA	276	137	413	33.17%	3063	1,155	4218	27.38%	1.21	128

WI	27500	Janesville, WI MSA	86	50	136	36.76%	1347	591	1938	30.50%	1.21	129
CO	39380	Pueblo, CO MSA	333	251	584	42.98%	780	436	1216	35.86%	1.20	130
GA	23580	Gainesville, GA MSA	229	102	331	30.82%	775	269	1044	25.77%	1.20	131
TX	23104	Fort Worth-Arlington, TX MD	2380	1,769	4149	42.64%	7483	4,159	11642	35.72%	1.19	132
IA-IL	19340	Davenport-Moline-Rock Island, IA-IL M	181	127	308	41.23%	2582	1370	3952	34.67%	1.19	133
FL	36100	Ocala, FL MSA	158	89	247	36.03%	1034	450	1484	30.32%	1.19	134
CA	44700	Stockton, CA MSA	515	174	689	25.25%	1016	275	1291	21.30%	1.19	135
CA	33700	Modesto, CA MSA	457	152	609	24.96%	1007	269	1276	21.08%	1.18	136
TX	30980	Longview, TX MSA	66	52	118	44.07%	375	226	601	37.60%	1.17	137
TX	18580	Corpus Christi, TX MSA	343	436	779	55.97%	643	588	1231	47.77%	1.17	138
TX	26420	Houston-Sugar Land-Baytown, TX MSA	6910	7,457	14367	51.90%	13600	10,922	24522	44.54%	1.17	139
NM	10740	Albuquerque, NM MSA	2554	933	3487	26.76%	4862	1,452	6314	23.00%	1.16	140
CA	40140	Riverside-San Bernardino-Ontario, CA	3673	1,560	5233	29.81%	6980	2,457	9437	26.04%	1.14	141
CA	23420	Fresno, CA MSA	1063	636	1699	37.43%	1500	730	2230	32.74%	1.14	142
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	142	93	235	39.57%	535	284	819	34.68%	1.14	143
CA	12540	Bakersfield, CA MSA	1106	622	1728	36.00%	1657	774	2431	31.84%	1.13	144
OK	46140	Tulsa, OK MSA	301	194	495	39.19%	3709	1,999	5708	35.02%	1.12	145
CA	31460	Madera, CA MSA	166	84	250	33.60%	256	110	366	30.05%	1.12	146
CA	31084	Los Angeles-Long Beach-Glendale, CA M	3399	878	4277	20.53%	5124	1,159	6283	18.45%	1.11	147
TX	11100	Amarillo, TX MSA	194	110	304	36.18%	771	374	1145	32.66%	1.11	148
TX	36220	Odessa, TX MSA	69	98	167	58.68%	147	173	320	54.06%	1.09	149
CA	32900	Merced, CA MSA	211	82	293	27.99%	302	105	407	25.80%	1.08	150
CA	47300	Visalia-Porterville, CA MSA	625	385	1010	38.12%	832	456	1288	35.40%	1.08	151
PR	41980	San Juan-Caguas-Guaynabo, PR MSA	1506	444	1950	22.77%	1351	368	1719	21.41%	1.06	152
CA	25260	Hanford-Corcoran, CA MSA	165	119	284	41.90%	229	151	380	39.74%	1.05	153
TX	21340	El Paso, TX MSA	847	943	1790	52.68%	915	955	1870	51.07%	1.03	154
IA-NE-SD	43580	Sioux City, IA-NE-SD MSA	102	65	167	38.92%	759	472	1231	38.34%	1.02	155
TX	15180	Brownsville-Harlingen, TX MSA	306	384	690	55.65%	312	382	694	55.04%	1.01	156
AZ	49740	Yuma, AZ MSA	400	192	592	32.43%	418	199	617	32.25%	1.01	157
TX	32580	McAllen-Edinburg-Mission, TX MSA	252	477	729	65.43%	249	471	720	65.42%	1.00	158
KY-IN	31140	Louisville-Jefferson County, KY-IN MS	215	79	294	26.87%	7027	2610	9637	27.08%	0.99	159
FL	33124	Miami-Miami Beach-Kendall, FL MD	2195	880	3075	28.62%	2473	1,014	3487	29.08%	0.98	160
TX	29700	Laredo, TX MSA	135	162	297	54.55%	130	162	292	55.48%	0.98	161
CA	20940	El Centro, CA MSA	172	92	264	34.85%	165	91	256	35.55%	0.98	162
TX	28660	Killeen-Temple-Fort Hood, TX MSA	252	74	326	22.70%	976	304	1280	23.75%	0.96	163
AR-MO	22220	Fayetteville-Springdale-Rogers, AR-MO	609	130	739	17.59%	2100	682	2782	24.51%	0.72	164
GA	19140	Dalton, GA MSA	534	57	591	9.64%	910	241	1151	20.94%	0.46	165

Table 4. Loans to Middle- and Upper-Income Borrowers by Ethnicity of Borrower

State	MSA	MSA Name	Prime Loans to MUI Hispnics	High-Cost Loans to MUI Hispanics	Total loans to MUI Hispanics	Percent High-Cost Loans to MUI Hispanics	Prime Loans to MUI Whites	High-Cost Loans to MUI Whites	Total Loans to MUI Whites	Percent High-Cost Loans to MUI Whites	High-Cost Disparity Ratio	Rank
CO	14500	Boulder, CO MSA	170	64	234	27.35%	4415	386	4801	8.04%	3.40	1
MA	15764	Cambridge-Newton-Framingham, MA MD	709	550	1259	43.69%	16963	2,900	19863	14.60%	2.99	2
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	1148	878	2026	43.34%	12335	2,299	14634	15.71%	2.76	3
MA	12700	Barnstable Town, MA MSA	99	127	226	56.19%	4178	1,128	5306	21.26%	2.64	4
MA	21604	Essex County, MA MD	773	917	1690	54.26%	10461	2,711	13172	20.58%	2.64	5
CT	35980	Norwich-New London, CT MSA	116	113	229	49.34%	3297	803	4100	19.59%	2.52	6
CA	41884	San Francisco-San Mateo-Redwood City, CA	3819	1,254	5073	24.72%	20470	2,270	22740	9.98%	2.48	7
MA	14484	Boston-Quincy, MA MD	1188	1,031	2219	46.46%	23491	5,485	28976	18.93%	2.45	8
PA	42540	Scranton--Wilkes-Barre, PA MSA	149	180	329	54.71%	5724	1,669	7393	22.58%	2.42	9
NC	20500	Durham, NC MSA	174	52	226	23.01%	5100	536	5636	9.51%	2.42	10
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	628	500	1128	44.33%	18531	4,179	22710	18.40%	2.41	11
AL	13820	Birmingham-Hoover, AL MSA	174	134	308	43.51%	12482	2,765	15247	18.13%	2.40	12
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-	817	629	1446	43.50%	39417	8848	48265	18.33%	2.37	13
UT	41100	St. George, UT MSA	147	191	338	56.51%	3429	1,079	4508	23.94%	2.36	14
CT	25540	Hartford-West Hartford-East Hartford, CT	641	381	1022	37.28%	13011	2,459	15470	15.90%	2.35	15
NC-SC	16740	Charlotte-Gastonia-Concord, NC-SC MSA	951	505	1456	34.68%	23564	4102	27666	14.83%	2.34	16
VA	40060	Richmond, VA MSA	495	312	807	38.66%	15845	3,162	19007	16.64%	2.32	17
NJ	45940	Trenton-Ewing, NJ MSA	280	181	461	39.26%	3391	699	4090	17.09%	2.30	18
WA	42644	Seattle-Bellevue-Everett, WA MD	2185	1,356	3541	38.29%	46506	9,518	56024	16.99%	2.25	19
NC	39580	Raleigh-Cary, NC MSA	455	143	598	23.91%	14508	1,763	16271	10.84%	2.21	20
CA	42020	San Luis Obispo-Paso Robles, CA MSA	595	213	808	26.36%	4760	646	5406	11.95%	2.21	21
MA	44140	Springfield, MA MSA	394	359	753	47.68%	7613	2,103	9716	21.64%	2.20	22
SC	34820	Myrtle Beach-Conway-North Myrtle Beach	58	65	123	52.85%	4361	1,380	5741	24.04%	2.20	23
RI	39300	Providence-New Bedford-Fall River, RI	958	1,170	2128	54.98%	14277	4,762	19039	25.01%	2.20	24
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA M	1599	1184	2783	42.54%	37318	8967	46285	19.37%	2.20	25
NC	48900	Wilmington, NC MSA	94	52	146	35.62%	6441	1,249	7690	16.24%	2.19	26
NH	31700	Manchester-Nashua, NH MSA	117	75	192	39.06%	5471	1,189	6660	17.85%	2.19	27
MA	49340	Worcester, MA MSA	442	435	877	49.60%	10598	3,147	13745	22.90%	2.17	28
WA	34580	Mount Vernon-Anacortes, WA MSA	118	94	212	44.34%	1949	506	2455	20.61%	2.15	29
OR	13460	Bend, OR MSA	129	81	210	38.57%	4327	948	5275	17.97%	2.15	30
DC-MD-VA-WV	47894	Washington-Arlington-Alexandria, DC-M	10902	7828	18730	41.79%	55597	13449	69046	19.48%	2.15	31
MD	12580	Baltimore-Towson, MD MSA	1560	1,053	2613	40.30%	36590	8,466	45056	18.79%	2.14	32
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	3011	1,881	4892	38.45%	15052	3,296	18348	17.96%	2.14	33
TX	47380	Waco, TX MSA	140	149	289	51.56%	1714	546	2260	24.16%	2.13	34
CT	35300	New Haven-Milford, CT MSA	746	562	1308	42.97%	10028	2,540	12568	20.21%	2.13	35
PA	37964	Philadelphia, PA MD	1271	534	1805	29.58%	44092	7,133	51225	13.92%	2.12	36
CO	19740	Denver-Aurora, CO MSA	3278	1,850	5128	36.08%	39813	8,148	47961	16.99%	2.12	37
IL-WI	29404	Lake County-Kenosha County, IL-WI MD	739	511	1250	40.88%	12700	3039	15739	19.31%	2.12	38
UT	39340	Provo-Orem, UT MSA	530	354	884	40.05%	10073	2,404	12477	19.27%	2.08	39
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	3241	1,529	4770	32.05%	57949	10,596	68545	15.46%	2.07	40
FL	39460	Punta Gorda, FL MSA	137	195	332	58.73%	2906	1,151	4057	28.37%	2.07	41
LA	35380	New Orleans-Metairie-Kenner, LA MSA	631	371	1002	37.03%	12631	2,789	15420	18.09%	2.05	42
MA	39300	Providence-New Bedford-Fall River, RI	212	168	380	44.21%	8021	2,239	10260	21.82%	2.03	43
NC	24660	Greensboro-High Point, NC MSA	199	90	289	31.14%	7056	1,287	8343	15.43%	2.02	44
PA	39740	Reading, PA MSA	207	131	338	38.76%	4737	1,139	5876	19.38%	2.00	45
AZ	39140	Prescott, AZ MSA	288	183	471	38.85%	4543	1,099	5642	19.48%	1.99	46
TN	34980	Nashville-Davidson--Murfreesboro, TN	503	277	780	35.51%	20993	4,549	25542	17.81%	1.99	47
FL	42260	Sarasota-Bradenton-Venice, FL MSA	998	940	1938	48.50%	12459	4,019	16478	24.39%	1.99	48
TX	31180	Lubbock, TX MSA	364	253	617	41.00%	2832	739	3571	20.69%	1.98	49
NV	39900	Reno-Sparks, NV MSA	966	598	1564	38.24%	8187	1,961	10148	19.32%	1.98	50
TX	33260	Midland, TX MSA	215	181	396	45.71%	1567	471	2038	23.11%	1.98	51
NJ-PA	35084	Newark-Union, NJ-PA MD	4377	3522	7899	44.59%	24992	7295	32287	22.59%	1.97	52
PA	29540	Lancaster, PA MSA	135	54	189	28.57%	5307	900	6207	14.50%	1.97	53
NY	35004	Nassau-Suffolk, NY MD	4451	4,333	8784	49.33%	31492	10,552	42044	25.10%	1.97	54
TN-MS-AR	32820	Memphis, TN-MS-AR MSA	288	188	476	39.50%	11165	2825	13990	20.19%	1.96	55
MI	47644	Warren-Troy-Farmington Hills, MI MD	346	177	523	33.84%	27314	5,722	33036	17.32%	1.95	56
UT	41620	Salt Lake City, UT MSA	1265	895	2160	41.44%	20051	5,422	25473	21.29%	1.95	57
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ MSA	847	463	1310	35.34%	11559	2585	14144	18.28%	1.93	58
TX	19124	Dallas-Plano-Irving, TX MD	4019	2,578	6597	39.08%	38283	9,723	48006	20.25%	1.93	59
FL	42680	Sebastian-Vero Beach, FL MSA	197	163	360	45.28%	2329	722	3051	23.66%	1.91	60
CA	42220	Santa Rosa-Petaluma, CA MSA	2035	767	2802	27.37%	9267	1,554	10821	14.36%	1.91	61

TX	12420	Austin-Round Rock, TX MSA	2198	788	2986	26.39%	18747	3,021	21768	13.88%	1.90	62
CA	42044	Santa Ana-Anaheim-Irvine, CA MD	12093	7,152	19245	37.16%	44414	10,796	55210	19.55%	1.90	63
GA	23580	Gainesville, GA MSA	194	106	300	35.33%	2394	550	2944	18.68%	1.89	64
IN	26900	Indianapolis-Carmel, IN MSA	374	194	568	34.15%	19608	4,350	23958	18.16%	1.88	65
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	14472	16,087	30559	52.64%	89790	35,029	124819	28.06%	1.88	66
AR	30780	Little Rock-North Little Rock, AR MSA	135	62	197	31.47%	7413	1,504	8917	16.87%	1.87	67
TN-GA	16860	Chattanooga, TN-GA MSA	78	68	146	46.58%	5852	1947	7799	24.96%	1.87	68
FL	34940	Naples-Marco Island, FL MSA	1183	1,415	2598	54.46%	6071	2,504	8575	29.20%	1.87	69
NV	16180	Carson City, NV MSA	96	57	153	37.25%	823	207	1030	20.10%	1.85	70
OH	18140	Columbus, OH MSA	289	137	426	32.16%	19892	4,177	24069	17.35%	1.85	71
NJ	20764	Edison, NJ MD	3000	1,768	4768	37.08%	30416	7,616	38032	20.03%	1.85	72
TX	17780	College Station-Bryan, TX MSA	159	77	236	32.63%	1608	344	1952	17.62%	1.85	73
CO	24540	Greeley, CO MSA	449	286	735	38.91%	4396	1,170	5566	21.02%	1.85	74
SC	24860	Greenville, SC MSA	193	77	270	28.52%	6772	1,238	8010	15.46%	1.85	75
WA	28420	Kennewick-Richland-Pasco, WA MSA	260	123	383	32.11%	2653	561	3214	17.45%	1.84	76
MI	19804	Detroit-Livonia-Dearborn, MI MD	381	397	778	51.03%	13447	5,175	18622	27.79%	1.84	77
UT	36260	Ogden-Clearfield, UT MSA	393	196	589	33.28%	9266	2,061	11327	18.20%	1.83	78
CA	42100	Santa Cruz-Watsonville, CA MSA	1029	350	1379	25.38%	4355	703	5058	13.90%	1.83	79
OR	41420	Salem, OR MSA	449	335	784	42.73%	5332	1,629	6961	23.40%	1.83	80
AZ	46060	Tucson, AZ MSA	3769	2,564	6333	40.49%	17298	5,008	22306	22.45%	1.80	81
TN	28940	Knoxville, TN MSA	120	77	197	39.09%	9032	2,501	11533	21.69%	1.80	82
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ MD	16536	10588	27124	39.04%	71767	19849	91616	21.67%	1.80	83
CA	17020	Chico, CA MSA	276	152	428	35.51%	2975	733	3708	19.77%	1.80	84
NC	49180	Winston-Salem, NC MSA	160	62	222	27.93%	4978	921	5899	15.61%	1.79	85
IL	16974	Chicago-Naperville-Joliet, IL MD	16578	12,904	29482	43.77%	111879	36,254	148133	24.47%	1.79	86
VA-WV	49020	Winchester, VA-WV MSA	208	163	371	43.94%	2463	803	3266	24.59%	1.79	87
NJ	15804	Camden, NJ MD	706	398	1104	36.05%	16282	4,124	20406	20.21%	1.78	88
CA	41940	San Jose-Sunnyvale-Santa Clara, CA MS	8331	3,606	11937	30.21%	22939	4,702	27641	17.01%	1.78	89
SC	16700	Charleston-North Charleston, SC MSA	225	92	317	29.02%	10362	2,027	12389	16.36%	1.77	90
ID	14260	Boise City-Nampa, ID MSA	607	299	906	33.00%	13612	3,119	16731	18.64%	1.77	91
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	14178	6,328	20506	30.86%	51071	10,804	61875	17.46%	1.77	92
OH	17460	Cleveland-Elyria-Mentor, OH MSA	422	184	606	30.36%	20431	4,247	24678	17.21%	1.76	93
CA	40900	Sacramento--Arden-Arcade--Roseville, CA	6123	3,848	9971	38.59%	34797	9,796	44593	21.97%	1.76	94
CA	36084	Oakland-Fremont-Hayward, CA MD	11638	5,927	17565	33.74%	37653	8,983	46636	19.26%	1.75	95
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	829	552	1381	39.97%	7200	2,173	9373	23.18%	1.72	96
CO	17820	Colorado Springs, CO MSA	762	308	1070	28.79%	10671	2,140	12811	16.70%	1.72	97
FL	48424	West Palm Beach-Boca Raton-Boynton Be	3805	3,290	7095	46.37%	21076	7,768	28844	26.93%	1.72	98
TX	41660	San Angelo, TX MSA	120	93	213	43.66%	796	271	1067	25.40%	1.72	99
AK	11260	Anchorage, AK MSA	187	78	265	29.43%	5313	1,099	6412	17.14%	1.72	100
OR	21660	Eugene-Springfield, OR MSA	188	100	288	34.72%	4740	1,213	5953	20.38%	1.70	101
HI	26180	Honolulu, HI MSA	496	166	662	25.08%	3967	686	4653	14.74%	1.70	102
TX	26420	Houston-Sugar Land-Baytown, TX MSA	9298	7,484	16782	44.60%	48136	17,124	65260	26.24%	1.70	103
MI	24340	Grand Rapids-Wyoming, MI MSA	178	103	281	36.65%	7741	2,129	9870	21.57%	1.70	104
FL	27260	Jacksonville, FL MSA	1232	723	1955	36.98%	19284	5,371	24655	21.78%	1.70	105
CA	37100	Oxnard-Thousand Oaks-Ventura, CA MSA	5157	1,916	7073	27.09%	15957	3,030	18987	15.96%	1.70	106
MI	22420	Flint, MI MSA	67	51	118	43.22%	4081	1,410	5491	25.68%	1.68	107
WI	39540	Racine, WI MSA	124	65	189	34.39%	2597	668	3265	20.46%	1.68	108
WA	45104	Tacoma, WA MD	693	511	1204	42.44%	14683	4,983	19666	25.34%	1.68	109
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	1171	1,242	2413	51.47%	7274	3,248	10522	30.87%	1.67	110
FL	15980	Cape Coral-Fort Myers, FL MSA	2350	3,893	6243	62.36%	12967	7,760	20727	37.44%	1.67	111
CA	42060	Santa Barbara-Santa Maria, CA MSA	2223	743	2966	25.05%	5814	1,031	6845	15.06%	1.66	112
SC	17900	Columbia, SC MSA	163	58	221	26.24%	6804	1,277	8081	15.80%	1.66	113
FL	36100	Ocala, FL MSA	516	483	999	48.35%	4710	1,937	6647	29.14%	1.66	114
LA	12940	Baton Rouge, LA MSA	165	82	247	33.20%	7527	1,884	9411	20.02%	1.66	115
NJ	12100	Atlantic City, NJ MSA	590	398	988	40.28%	4263	1,368	5631	24.29%	1.66	116
OH	45780	Toledo, OH MSA	143	75	218	34.40%	6108	1,615	7723	20.91%	1.65	117
IL	40420	Rockford, IL MSA	268	186	454	40.97%	4057	1,358	5415	25.08%	1.63	118
NE-IA	36540	Omaha-Council Bluffs, NE-IA MSA	247	99	346	28.61%	9429	2005	11434	17.54%	1.63	119
WA	49420	Yakima, WA MSA	455	275	730	37.67%	2185	656	2841	23.09%	1.63	120
NM	42140	Santa Fe, NM MSA	748	270	1018	26.52%	2633	513	3146	16.31%	1.63	121
FL	45300	Tampa-St. Petersburg-Clearwater, FL M	6143	5,484	11627	47.17%	46108	18,893	65001	29.07%	1.62	122
MO-KS	28140	Kansas City, MO-KS MSA	706	321	1027	31.26%	24855	6018	30873	19.49%	1.60	123
IN	21140	Elkhart-Goshen, IN MSA	84	53	137	38.69%	1796	573	2369	24.19%	1.60	124
OK	36420	Oklahoma City, OK MSA	515	247	762	32.41%	13211	3,380	16591	20.37%	1.59	125
TX	23104	Fort Worth-Arlington, TX MD	2033	1,137	3170	35.87%	19350	5,653	25003	22.61%	1.59	126
MI	29620	Lansing-East Lansing, MI MSA	130	69	199	34.67%	4826	1,351	6177	21.87%	1.59	127
FL	37340	Palm Bay-Melbourne-Titusville, FL MSA	643	375	1018	36.84%	8984	2,720	11704	23.24%	1.59	128

TX	47020	Victoria, TX MSA	148	115	263	43.73%	662	254	916	27.73%	1.58	129
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	870	848	1718	49.36%	8256	3,767	12023	31.33%	1.58	130
FL	29460	Lakeland, FL MSA	1401	1,622	3023	53.66%	8296	4,328	12624	34.28%	1.57	131
CA	34900	Napa, CA MSA	676	187	863	21.67%	2458	396	2854	13.88%	1.56	132
TX	30980	Longview, TX MSA	82	53	135	39.26%	1695	571	2266	25.20%	1.56	133
VA	47260	Virginia Beach-Norfolk-Newport News, VA	1049	369	1418	26.02%	23206	4,675	27881	16.77%	1.55	134
FL	36740	Orlando-Kissimmee, FL MSA	9431	8,196	17627	46.50%	36488	15,657	52145	30.03%	1.55	135
MO-IL	41180	St. Louis, MO-IL MSA	505	221	726	30.44%	35448	8769	44217	19.83%	1.53	136
TX	41700	San Antonio, TX MSA	6785	3,522	10307	34.17%	19977	5,736	25713	22.31%	1.53	137
NV	29820	Las Vegas-Paradise, NV MSA	8561	7,775	16336	47.59%	35625	16,099	51724	31.12%	1.53	138
NM	29740	Las Cruces, NM MSA	955	456	1411	32.32%	2376	637	3013	21.14%	1.53	139
NY	28740	Kingston, NY MSA	118	64	182	35.16%	1829	547	2376	23.02%	1.53	140
IN	23844	Gary, IN MD	662	376	1038	36.22%	7683	2,397	10080	23.78%	1.52	141
OR	32780	Medford, OR MSA	170	71	241	29.46%	3176	766	3942	19.43%	1.52	142
NY	10580	Albany-Schenectady-Troy, NY MSA	164	66	230	28.70%	9315	2,202	11517	19.12%	1.50	143
MD-WV	25180	Hagerstown-Martinsburg, MD-WV MSA	231	122	353	34.56%	4775	1434	6209	23.10%	1.50	144
DE-MD-NJ	48864	Wilmington, DE-MD-NJ MD	267	103	370	27.84%	7855	1809	9664	18.72%	1.49	145
CA	39820	Redding, CA MSA	155	78	233	33.48%	3039	884	3923	22.53%	1.49	146
CO	24300	Grand Junction, CO MSA	188	85	273	31.14%	3338	895	4233	21.14%	1.47	147
CA	46700	Vallejo-Fairfield, CA MSA	1986	1,071	3057	35.03%	6300	1,991	8291	24.01%	1.46	148
KS	48620	Wichita, KS MSA	249	82	331	24.77%	6524	1,335	7859	16.99%	1.46	149
OK	46140	Tulsa, OK MSA	292	147	439	33.49%	8504	2,535	11039	22.96%	1.46	150
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	256	187	443	42.21%	1622	662	2284	28.98%	1.46	151
TX	18580	Corpus Christi, TX MSA	1135	922	2057	44.82%	3560	1,619	5179	31.26%	1.43	152
OH-KY-IN	17140	Cincinnati-Middletown, OH-KY-IN MSA	358	122	480	25.42%	25298	5492	30790	17.84%	1.42	153
WA	14740	Bremerton-Silverdale, WA MSA	155	55	210	26.19%	4434	1,002	5436	18.43%	1.42	154
TX	11100	Amarillo, TX MSA	239	105	344	30.52%	2352	648	3000	21.60%	1.41	155
WA	44060	Spokane, WA MSA	157	58	215	26.98%	7096	1,677	8773	19.12%	1.41	156
NM	22140	Farmington, NM MSA	153	70	223	31.39%	1122	327	1449	22.57%	1.39	157
CA	49700	Yuba City, CA MSA	634	403	1037	38.86%	2505	973	3478	27.98%	1.39	158
TX	10180	Abilene, TX MSA	117	52	169	30.77%	1319	379	1698	22.32%	1.38	159
AR-MO	22220	Fayetteville-Springdale-Rogers, AR-MO	758	267	1025	26.05%	7537	1763	9300	18.96%	1.37	160
PA	38300	Pittsburgh, PA MSA	221	72	293	24.57%	23389	5,121	28510	17.96%	1.37	161
CA	31084	Los Angeles-Long Beach-Glendale, CA	60285	36,875	97160	37.95%	117229	45,105	162334	27.79%	1.37	162
NM	10740	Albuquerque, NM MSA	5001	2,047	7048	29.04%	14501	3,930	18431	21.32%	1.36	163
CA	23420	Fresno, CA MSA	5466	4,420	9886	44.71%	12190	5,979	18169	32.91%	1.36	164
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie	10293	8,391	18684	44.91%	27905	13,890	41795	33.23%	1.35	165
CA	41500	Salinas, CA MSA	3668	1,639	5307	30.88%	6269	1,881	8150	23.08%	1.34	166
CO	39380	Pueblo, CO MSA	503	338	841	40.19%	2074	901	2975	30.29%	1.33	167
FL	45220	Tallahassee, FL MSA	179	50	229	21.83%	3807	752	4559	16.49%	1.32	168
CA	12540	Bakersfield, CA MSA	6375	5,325	11700	45.51%	13914	7,358	21272	34.59%	1.32	169
KY-IN	31140	Louisville-Jefferson County, KY-IN MS	235	70	305	22.95%	13661	2905	16566	17.54%	1.31	170
CA	44700	Stockton, CA MSA	5073	3,464	8537	40.58%	10837	4,883	15720	31.06%	1.31	171
FL	23540	Gainesville, FL MSA	233	55	288	19.10%	2823	484	3307	14.64%	1.30	172
TX	36220	Odessa, TX MSA	225	255	480	53.13%	779	542	1321	41.03%	1.29	173
WA	36500	Olympia, WA MSA	191	65	256	25.39%	4469	1,096	5565	19.69%	1.29	174
CA	40140	Riverside-San Bernardino-Ontario, CA	40230	32,815	73045	44.92%	82551	44,590	127141	35.07%	1.28	175
CA	33700	Modesto, CA MSA	4677	3,079	7756	39.70%	10267	4,633	14900	31.09%	1.28	176
NC	22180	Fayetteville, NC MSA	443	79	522	15.13%	3511	473	3984	11.87%	1.27	177
CA	25260	Hanford-Corcoran, CA MSA	694	507	1201	42.21%	1554	770	2324	33.13%	1.27	178
FL	37860	Pensacola-Ferry Pass-Brent, FL MSA	219	79	298	26.51%	6018	1,592	7610	20.92%	1.27	179
AZ	49740	Yuma, AZ MSA	1624	754	2378	31.71%	2971	1,007	3978	25.31%	1.25	180
CA	31460	Madera, CA MSA	1284	1,015	2299	44.15%	2376	1,300	3676	35.36%	1.25	181
CA	47300	Visalia-Porterville, CA MSA	2911	2,355	5266	44.72%	5523	3,197	8720	36.66%	1.22	182
PR	25020	Guayama, PR MSA	759	116	875	13.26%	689	86	775	11.10%	1.19	183
TX	21340	El Paso, TX MSA	3869	3,384	7253	46.66%	5365	3,766	9131	41.24%	1.13	184
CA	32900	Merced, CA MSA	2933	1,841	4774	38.56%	4342	2,286	6628	34.49%	1.12	185
TX	15180	Brownsville-Harlingen, TX MSA	1478	1,670	3148	53.05%	2026	1,832	3858	47.49%	1.12	186
PR	38660	Ponce, PR MSA	1821	312	2133	14.63%	1663	262	1925	13.61%	1.07	187
FL	33124	Miami-Miami Beach-Kendall, FL MD	31967	28,828	60795	47.42%	38926	30,825	69751	44.19%	1.07	188
TX	32580	McAllen-Edinburg-Mission, TX MSA	2954	3,588	6542	54.85%	3504	3,730	7234	51.56%	1.06	189
PR	41980	San Juan-Caguas-Guaynabo, PR MSA	28499	3,874	32373	11.97%	25821	3,283	29104	11.28%	1.06	190
PR	32420	Mayaguez, PR MSA	612	127	739	17.19%	567	110	677	16.25%	1.06	191
CA	20940	El Centro, CA MSA	2110	1,623	3733	43.48%	2340	1,657	3997	41.46%	1.05	192
TX	28660	Killeen-Temple-Fort Hood, TX MSA	633	142	775	18.32%	3563	759	4322	17.56%	1.04	193
PR	49500	Yauco, PR MSA	566	121	687	17.61%	516	105	621	16.91%	1.04	194
PR	21940	Fajardo, PR MSA	861	126	987	12.77%	745	107	852	12.56%	1.02	195

PR	41900	San German-Cabo Rojo, PR MSA	1026	303	1329	22.80%	954	288	1242	23.19%	0.98	196
TX	29700	Laredo, TX MSA	1715	1,424	3139	45.36%	1634	1,411	3045	46.34%	0.98	197
TX	13140	Beaumont-Port Arthur, TX MSA	183	57	240	23.75%	2614	838	3452	24.28%	0.98	198
PR	10380	Aguadilla-Isabela-San Sebastian, PR	1813	403	2216	18.19%	1677	385	2062	18.67%	0.97	199
GA	19140	Dalton, GA MSA	199	51	250	20.40%	1114	375	1489	25.18%	0.81	200

Table 5. Loans to Low-and Moderate-Income Borrowers by Race of Borrower

State	MSA	Prime Loans to LMI Asians	High-Cost Loans to LMI Asians	Total Loans to LMI Asians	Percent High-Cost Loans to LMI Asians	Prime Loans to LMI Whites	High-Cost Loans to LMI Whites	Total Loans to LMI Whites	Percent High-Cost Loans to LMI Whites	High-Cost Disparity Ratio	Rank
MN-WI	33461 Minneapolis-St. Paul-Bloomington, MN-WI MSA	1,110	461	1571	29.34%	25,380	7,106	32,486	21.87%	1.34	1
WI	33340 Milwaukee-Waukesha-West Allis, WI MSA	196	103	299	34.45%	8,100	2,889	10,989	26.29%	1.31	2
VA-NC	47261 Virginia Beach-Norfolk-Newport News, VA-NC MSA	215	87	302	28.81%	7212	2135	9,347	22.84%	1.26	3
WA	45104 Tacoma, WA MD	136	68	204	33.33%	2,826	1,074	3,900	27.54%	1.21	4
NV	29820 Las Vegas-Paradise, NV MSA	341	135	476	28.36%	5,043	2,397	7,440	32.22%	0.88	5
MO-KS	28141 Kansas City, MO-KS MSA	265	88	353	24.93%	14818	5920	20,738	28.55%	0.87	6
CA	40900 Sacramento--Arden-Arcade--Roseville, CA MSA	370	59	429	13.75%	5,368	1,017	6,385	15.93%	0.86	7
HI	26180 Honolulu, HI MSA	1,363	204	1567	13.02%	559	100	659	15.17%	0.86	8
MI	19804 Detroit-Livonia-Dearborn, MI MD	119	57	176	32.39%	5,045	3,084	8,129	37.94%	0.85	9
FL	27260 Jacksonville, FL MSA	234	66	300	22.00%	6,354	2,485	8,839	28.11%	0.78	10
OH	18140 Columbus, OH MSA	230	54	284	19.01%	10,160	3,497	13,657	25.61%	0.74	11
NC-SC	16741 Charlotte-Gastonia-Concord, NC-SC MSA	276	50	326	15.34%	10707	2792	13,499	20.68%	0.74	12
OR-WA	38901 Portland-Vancouver-Beaverton, OR-WA MSA	608	120	728	16.48%	11966	3428	15,394	22.27%	0.74	13
PA	37964 Philadelphia, PA MD	1,451	299	1750	17.09%	14,823	4,568	19,391	23.56%	0.73	14
WA	42644 Seattle-Bellevue-Everett, WA MD	1,523	251	1774	14.15%	11,319	2,799	14,118	19.83%	0.71	15
FL	36740 Orlando-Kissimmee, FL MSA	214	61	275	22.18%	8,253	3,735	11,988	31.16%	0.71	16
CO	19740 Denver-Aurora, CO MSA	511	99	610	16.23%	16,124	4,793	20,917	22.91%	0.71	17
TN	34980 Nashville-Davidson--Murfreesboro, TN MSA	217	54	271	19.93%	9,083	3,610	12,693	28.44%	0.70	18
MO-IL	41181 St. Louis, MO-IL MSA	290	71	361	19.67%	19825	7845	27,670	28.35%	0.69	19
IL	16974 Chicago-Naperville-Joliet, IL MD	1,815	363	2178	16.67%	36,266	13,133	49,399	26.59%	0.63	20
MI	47644 Warren-Troy-Farmington Hills, MI MD	390	71	461	15.40%	19,274	6,556	25,830	25.38%	0.61	21
MD	12580 Baltimore-Towson, MD MSA	407	77	484	15.91%	13,012	4,675	17,687	26.43%	0.60	22
FL	45300 Tampa-St. Petersburg-Clearwater, FL MSA	272	61	333	18.32%	11,296	5,689	16,985	33.49%	0.55	23
MD	13644 Bethesda-Gaithersburg-Frederick, MD MD	849	102	951	10.73%	6,871	1,727	8,598	20.09%	0.53	24
DC-MD-VA-WV	47895 Washington-Arlington-Alexandria, DC-MD-VA-WV MD	1313	165	1478	11.16%	16465	4550	21,015	21.65%	0.52	25
TX	23104 Fort Worth-Arlington, TX MD	363	81	444	18.24%	7,483	4,159	11,642	35.72%	0.51	26
AZ	38060 Phoenix-Mesa-Scottsdale, AZ MSA	522	117	639	18.31%	23,783	13,360	37,143	35.97%	0.51	27
NJ	20764 Edison, NJ MD	545	59	604	9.77%	11,795	2,950	14,745	20.01%	0.49	28
GA	12060 Atlanta-Sandy Springs-Marietta, GA MSA	1,739	201	1940	10.36%	24,295	7,520	31,815	23.64%	0.44	29
TX	26420 Houston-Sugar Land-Baytown, TX MSA	1,272	266	1538	17.30%	13,600	10,922	24,522	44.54%	0.39	30
TX	19124 Dallas-Plano-Irving, TX MD	826	126	952	13.24%	12,480	7,470	19,950	37.44%	0.35	31

Table 6. Loans to Middle-and Upper-Income Borrowers by Race of Borrower											
State	MSA	Prime Loans to MUI Asians	High-Cost Loans to MUI Asians	Total Loans to MUI Asians	Percent High-Cost Loans to MUI Asians	Prime Loans to MUI Whites	High-Cost Loans to MUI Whites	Total Loans to MUI Whites	Percent High-Cost Loans to MUI Whites	High-Cost Disparity Ratio	Rank
AK	11260 Anchorage, AK MSA	223	110	333	33.03%	5,313	1,099	6,412	17.14%	1.93	1
CA	34900 Napa, CA MSA	197	58	255	22.75%	2,458	396	2,854	13.88%	1.64	2
MN-WI	33461 Minneapolis-St. Paul-Bloomington, MN-WI MSA	1,776	732	2508	29.19%	39,417	8,848	48,265	18.33%	1.59	3
CA	46700 Vallejo-Fairfield, CA MSA	1,547	787	2334	33.72%	6,300	1,991	8,291	24.01%	1.40	4
HI	26180 Honolulu, HI MSA	5,309	1,352	6661	20.30%	3,967	686	4,653	14.74%	1.38	5
CA	41884 San Francisco-San Mateo-Redwood City, CA MD	7,123	1,104	8227	13.42%	20,470	2,270	22,740	9.98%	1.34	6
WA	45104 Tacoma, WA MD	936	457	1393	32.81%	14,683	4,983	19,666	25.34%	1.29	7
VA-NC	47261 Virginia Beach-Norfolk-Newport News, VA-NC MSA	930	256	1186	21.59%	23678	4782	28,460	16.80%	1.28	8
RI-MA	39301 Providence-New Bedford-Fall River, RI-MA MSA	332	134	466	28.76%	22298	7001	29,299	23.90%	1.20	9
WA	36500 Olympia, WA MSA	220	67	287	23.34%	4,469	1,096	5,565	19.69%	1.19	10
CA	42220 Santa Rosa-Petaluma, CA MSA	295	58	353	16.43%	9,267	1,554	10,821	14.36%	1.14	11
WI	33340 Milwaukee-Waukesha-West Allis, WI MSA	453	119	572	20.80%	18,531	4,179	22,710	18.40%	1.13	12
NV	39900 Reno-Sparks, NV MSA	446	118	564	20.92%	8,187	1,961	10,148	19.32%	1.08	13
CA	40900 Sacramento--Arden-Arcade--Roseville, CA MSA	4,639	1,410	6049	23.31%	34,797	9,796	44,593	21.97%	1.06	14
CO	17820 Colorado Springs, CO MSA	240	51	291	17.53%	10,671	2,140	12,811	16.70%	1.05	15
NJ	12100 Atlantic City, NJ MSA	420	138	558	24.73%	4,263	1,368	5,631	24.29%	1.02	16
CA	33700 Modesto, CA MSA	661	306	967	31.64%	10,267	4,633	14,900	31.09%	1.02	17
MA	21604 Essex County, MA MD	207	53	260	20.38%	10,461	2,711	13,172	20.58%	0.99	18
CA	41500 Salinas, CA MSA	364	107	471	22.72%	6,269	1,881	8,150	23.08%	0.98	19
NV	29820 Las Vegas-Paradise, NV MSA	4,402	1,896	6298	30.10%	35,625	16,099	51,724	31.12%	0.97	20
CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	496	86	582	14.78%	12,335	2,299	14,634	15.71%	0.94	21
WA	42644 Seattle-Bellevue-Everett, WA MD	7,647	1,452	9099	15.96%	46,506	9,518	56,024	16.99%	0.94	22
CA	41740 San Diego-Carlsbad-San Marcos, CA MSA	5,466	1,067	6533	16.33%	51,071	10,804	61,875	17.46%	0.94	23
LA	35380 New Orleans-Metairie-Kenner, LA MSA	351	70	421	16.63%	12,631	2,789	15,420	18.09%	0.92	24
CA	47300 Visalia-Porterville, CA MSA	207	104	311	33.44%	5,523	3,197	8,720	36.66%	0.91	25
FL	42260 Sarasota-Bradenton-Venice, FL MSA	196	56	252	22.22%	12,459	4,019	16,478	24.39%	0.91	26
MD	12580 Baltimore-Towson, MD MSA	2,238	454	2692	16.86%	36,590	8,466	45,056	18.79%	0.90	27
FL	27260 Jacksonville, FL MSA	847	205	1052	19.49%	19,284	5,371	24,655	21.78%	0.89	28
CA	44700 Stockton, CA MSA	2,442	916	3358	27.28%	10,837	4,883	15,720	31.06%	0.88	29
CA	23420 Fresno, CA MSA	1,503	604	2107	28.67%	12,190	5,979	18,169	32.91%	0.87	30
TN	34980 Nashville-Davidson--Murfreesboro, TN MSA	480	88	568	15.49%	20,993	4,549	25,542	17.81%	0.87	31
NJ	15804 Camden, NJ MD	746	158	904	17.48%	16,282	4,124	20,406	20.21%	0.86	32
OR-WA	38901 Portland-Vancouver-Beaverton, OR-WA MSA	2341	467	2808	16.63%	37318	8967	46,285	19.37%	0.86	33
DC-MD-VA	47895 Washington-Arlington-Alexandria, DC-MD-VA-WV MD	7526	1509	9035	16.70%	55597	13449	69,046	19.48%	0.86	34
CO	19740 Denver-Aurora, CO MSA	1,346	229	1575	14.54%	39,813	8,148	47,961	16.99%	0.86	35
CA	12540 Bakersfield, CA MSA	663	267	930	28.71%	13,914	7,358	21,272	34.59%	0.83	36
PA	37964 Philadelphia, PA MD	2,769	361	3130	11.53%	44,092	7,133	51,225	13.92%	0.83	37
NY	35004 Nassau-Suffolk, NY MD	1,879	489	2368	20.65%	31,492	10,552	42,044	25.10%	0.82	38
CA	49700 Yuba City, CA MSA	319	95	414	22.95%	2,505	973	3,478	27.98%	0.82	39
FL	22744 Fort Lauderdale-Pompano Beach-Deerfield, FL MD	881	330	1211	27.25%	27,905	13,890	41,795	33.23%	0.82	40
FL	45300 Tampa-St. Petersburg-Clearwater, FL MSA	1,496	468	1964	23.83%	46,108	18,893	65,001	29.07%	0.82	41
VA	40060 Richmond, VA MSA	660	102	762	13.39%	15,845	3,162	19,007	16.64%	0.80	42
IN	26900 Indianapolis-Carmel, IN MSA	519	88	607	14.50%	19,608	4,350	23,958	18.16%	0.80	43
NM	10740 Albuquerque, NM MSA	415	85	500	17.00%	14,501	3,930	18,431	21.32%	0.80	44
MO-KS	28141 Kansas City, MO-KS MSA	478	87	565	15.40%	24855	6018	30,873	19.49%	0.79	45
CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	926	131	1057	12.39%	15,957	3,030	18,987	15.96%	0.78	46
PA-NJ	10901 Allentown-Bethlehem-Easton, PA-NJ MSA	309	51	360	14.17%	11559	2585	14,144	18.28%	0.78	47
UT	41620 Salt Lake City, UT MSA	547	108	655	16.49%	20,051	5,422	25,473	21.29%	0.77	48
IL	16974 Chicago-Naperville-Joliet, IL MD	9,557	2,225	11782	18.88%	111,879	36,254	148,133	24.47%	0.77	49
NY-NJ	35645 New York-White Plains-Wayne, NY-NJ MD	13450	2680	16130	16.62%	71767	19849	91,616	21.67%	0.77	50
FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	566	146	712	20.51%	21,076	7,768	28,844	26.93%	0.76	51
GA	12060 Atlanta-Sandy Springs-Marietta, GA MSA	4,199	557	4756	11.71%	57,949	10,596	68,545	15.46%	0.76	52
TX	23104 Fort Worth-Arlington, TX MD	736	152	888	17.12%	19,350	5,653	25,003	22.61%	0.76	53

CA	36084 Oakland-Fremont-Hayward, CA MD	12,802	2,167	14969	14.48%	37,653	8,983	46,636	19.26%	0.75	54
CT	35300 New Haven-Milford, CT MSA	336	60	396	15.15%	10,028	2,540	12,568	20.21%	0.75	55
OK	36420 Oklahoma City, OK MSA	380	68	448	15.18%	13,211	3,380	16,591	20.37%	0.75	56
CA	42044 Santa Ana-Anaheim-Irvine, CA MD	7,490	1,234	8724	14.14%	44,414	10,796	55,210	19.55%	0.72	57
MO-IL	41181 St. Louis, MO-IL MSA	772	129	901	14.32%	35448	8769	44,217	19.83%	0.72	58
CA	31084 Los Angeles-Long Beach-Glendale, CA MD	19,346	4,852	24198	20.05%	117,229	45,105	162,334	27.79%	0.72	59
CA	40140 Riverside-San Bernardino-Ontario, CA MSA	7,513	2,527	10040	25.17%	82,551	44,590	127,141	35.07%	0.72	60
MA	14484 Boston-Quincy, MA MD	1,138	178	1316	13.53%	23,491	5,485	28,976	18.93%	0.71	61
MA	15764 Cambridge-Newton-Framingham, MA MD	1,352	157	1509	10.40%	16,963	2,900	19,863	14.60%	0.71	62
FL	15980 Cape Coral-Fort Myers, FL MSA	209	74	283	26.15%	12,967	7,760	20,727	37.44%	0.70	63
MD	13644 Bethesda-Gaithersburg-Frederick, MD MD	2,235	320	2555	12.52%	15,052	3,296	18,348	17.96%	0.70	64
FL	29460 Lakeland, FL MSA	236	74	310	23.87%	8,296	4,328	12,624	34.28%	0.70	65
FL	33124 Miami-Miami Beach-Kendall, FL MD	630	276	906	30.46%	38,926	30,825	69,751	44.19%	0.69	66
FL	36740 Orlando-Kissimmee, FL MSA	1,905	490	2395	20.46%	36,488	15,657	52,145	30.03%	0.68	67
AZ	46060 Tucson, AZ MSA	477	86	563	15.28%	17,298	5,008	22,306	22.45%	0.68	68
NJ-PA	35085 Newark-Union, NJ-PA MD	1483	266	1749	15.21%	24992	7295	32,287	22.59%	0.67	69
IL-WI	29405 Lake County-Kenosha County, IL-WI MD	1033	148	1181	12.53%	12700	3039	15,739	19.31%	0.65	70
AZ	38060 Phoenix-Mesa-Scottsdale, AZ MSA	3,899	837	4736	17.67%	89,790	35,029	124,819	28.06%	0.63	71
OH	18140 Columbus, OH MSA	619	75	694	10.81%	19,892	4,177	24,069	17.35%	0.62	72
CA	32900 Merced, CA MSA	470	128	598	21.40%	4,342	2,286	6,628	34.49%	0.62	73
CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	12,700	1,429	14129	10.11%	22,939	4,702	27,641	17.01%	0.59	74
NC-SC	16741 Charlotte-Gastonia-Concord, NC-SC MSA	777	74	851	8.70%	23564	4102	27,666	14.83%	0.59	75
MI	47644 Warren-Troy-Farmington Hills, MI MD	1,463	165	1628	10.14%	27,314	5,722	33,036	17.32%	0.59	76
TX	41700 San Antonio, TX MSA	535	79	614	12.87%	19,977	5,736	25,713	22.31%	0.58	77
MA	49340 Worcester, MA MSA	366	55	421	13.06%	10,598	3,147	13,745	22.90%	0.57	78
TX	26420 Houston-Sugar Land-Baytown, TX MSA	4,725	820	5545	14.79%	48,136	17,124	65,260	26.24%	0.56	79
NC	39580 Raleigh-Cary, NC MSA	880	55	935	5.88%	14,508	1,763	16,271	10.84%	0.54	80
NJ	20764 Edison, NJ MD	3,881	457	4338	10.53%	30,416	7,616	38,032	20.03%	0.53	81
OH-KY-IN	17141 Cincinnati-Middletown, OH-KY-IN MSA	520	53	573	9.25%	25298	5492	30,790	17.84%	0.52	82
MI	19804 Detroit-Livonia-Dearborn, MI MD	648	100	748	13.37%	13,447	5,175	18,622	27.79%	0.48	83
TX	19124 Dallas-Plano-Irving, TX MD	3,260	321	3581	8.96%	38,283	9,723	48,006	20.25%	0.44	84
TX	12420 Austin-Round Rock, TX MSA	1,179	76	1255	6.06%	18,747	3,021	21,768	13.88%	0.44	85

Table 7. Loans to Low- and Moderate-Income Borrowers by Minority Level of Tract

State	MSA	MSA Name	Prime Loans to LMI Borrowers in Minority Tracts	High-Cost Loans to LMI Borrowers in Minority Tracts	Total Loans to LMI Borrowers in Minority Tracts	Percent High-Cost Loans to LMI Borrowers in Minority Tracts	Prime Loans to LMI Borrowers in Non-Minority Tracts	High-Cost Loans to LMI Borrowers in Non-Minority Tracts	Total Loans to LMI Borrowers in Non-Minority Tracts	Percent High-Cost Loans to LMI Borrowers in Non-Minority Tracts	High-Cost Disparity Ratio	Rank
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	2523	4088	6611	61.84%	7783	2307	10090	22.86%	2.70	1
MA	21604	Essex County, MA MD	565	367	932	39.38%	4096	778	4874	15.96%	2.47	2
AL	26620	Huntsville, AL MSA	325	395	720	54.86%	2610	810	3420	23.68%	2.32	3
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	1642	1198	2840	42.18%	3975	889	4864	18.28%	2.31	4
NE-IA	36540	Omaha-Council Bluffs, NE-IA MSA	378	541	919	58.87%	6763	2331	9094	25.63%	2.30	5
IN	23060	Fort Wayne, IN MSA	171	304	475	64.00%	3575	1403	4978	28.18%	2.27	6
OH	19380	Dayton, OH MSA	458	674	1132	59.54%	5225	1866	7091	26.32%	2.26	7
IA	19780	Des Moines-West Des Moines, IA MSA	89	151	240	62.92%	5895	2291	8186	27.99%	2.25	8
FL	34940	Naples-Marco Island, FL MSA	168	121	289	41.87%	1057	248	1305	19.00%	2.20	9
MI	11460	Ann Arbor, MI MSA	183	149	332	44.88%	2075	533	2608	20.44%	2.20	10
FL	23540	Gainesville, FL MSA	202	216	418	51.67%	826	262	1088	24.08%	2.15	11
MO-IL	41180	St. Louis, MO-IL MSA	2601	5025	7626	65.89%	22496	10287	32783	31.38%	2.10	12
VA	40220	Roanoke, VA MSA	220	261	481	54.26%	2206	769	2975	25.85%	2.10	13
OH	17460	Cleveland-Elyria-Mentor, OH MSA	1551	2182	3733	58.45%	11068	4279	15347	27.88%	2.10	14
OH	10420	Akron, OH MSA	248	486	734	66.21%	4572	2116	6688	31.64%	2.09	15
NJ-PA	35084	Newark-Union, NJ-PA MD	3306	2720	6026	45.14%	6412	1779	8191	21.72%	2.08	16
TX	17780	College Station-Bryan, TX MSA	55	62	117	52.99%	356	122	478	25.52%	2.08	17
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	184	246	430	57.21%	1748	665	2413	27.56%	2.08	18
MO-KS	28140	Kansas City, MO-KS MSA	1419	2333	3752	62.18%	16725	7157	23882	29.97%	2.07	19
PA	25420	Harrisburg-Carlisle, PA MSA	320	274	594	46.13%	4038	1158	5196	22.29%	2.07	20
NC	24780	Greenville, NC MSA	71	62	133	46.62%	640	187	827	22.61%	2.06	21
GA	10500	Albany, GA MSA	96	170	266	63.91%	295	133	428	31.07%	2.06	22
CT	25540	Hartford-West Hartford-East Hartford, CT	1232	1064	2296	46.34%	9184	2673	11857	22.54%	2.06	23
AZ	46060	Tucson, AZ MSA	1538	1291	2829	45.63%	3044	878	3922	22.39%	2.04	24
PA	37964	Philadelphia, PA MD	5676	6411	12087	53.04%	18812	6632	25444	26.07%	2.03	25
MI	19804	Detroit-Livonia-Dearborn, MI MD	2663	7346	10009	73.39%	5343	3021	8364	36.12%	2.03	26
MI	40980	Saginaw-Saginaw Township North, MI MS	83	161	244	65.98%	1180	570	1750	32.57%	2.03	27
IN	23844	Gary, IN MD	525	1102	1627	67.73%	3986	2007	5993	33.49%	2.02	28
TX	31180	Lubbock, TX MSA	147	219	366	59.84%	602	253	855	29.59%	2.02	29
AR	30780	Little Rock-North Little Rock, AR MSA	520	452	972	46.50%	2720	814	3534	23.03%	2.02	30
OH	18140	Columbus, OH MSA	856	1032	1888	54.66%	11792	4381	16173	27.09%	2.02	31
MS	27140	Jackson, MS MSA	449	929	1378	67.42%	1354	681	2035	33.46%	2.01	32
FL	42260	Sarasota-Bradenton-Venice, FL MSA	244	260	504	51.59%	3300	1137	4437	25.63%	2.01	33
FL	27260	Jacksonville, FL MSA	935	1582	2517	62.85%	8590	3904	12494	31.25%	2.01	34
MI	28020	Kalamazoo-Portage, MI MSA	60	104	164	63.41%	2079	958	3037	31.54%	2.01	35
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-WI	1432	1298	2730	47.55%	28566	8849	37415	23.65%	2.01	36
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ MD	4297	1275	5572	22.88%	3437	444	3881	11.44%	2.00	37
NY	40380	Rochester, NY MSA	439	391	830	47.11%	5577	1724	7301	23.61%	2.00	38
FL	15980	Cape Coral-Fort Myers, FL MSA	166	240	406	59.11%	2502	1060	3562	29.76%	1.99	39
NY	15380	Buffalo-Niagara Falls, NY MSA	239	239	478	50.00%	4599	1548	6147	25.18%	1.99	40
WI	39540	Racine, WI MSA	128	169	297	56.90%	1591	647	2238	28.91%	1.97	41
CA	42044	Santa Ana-Anaheim-Irvine, CA MD	2646	476	3122	15.25%	3236	273	3509	7.78%	1.96	42
AL	13820	Birmingham-Hoover, AL MSA	935	1608	2543	63.23%	5668	2711	8379	32.35%	1.95	43
LA	33740	Monroe, LA MSA	51	121	172	70.35%	396	224	620	36.13%	1.95	44
PA	29540	Lancaster, PA MSA	191	103	294	35.03%	3510	774	4284	18.07%	1.94	45
IL	16974	Chicago-Naperville-Joliet, IL MD	15890	15480	31370	49.35%	33405	11454	44859	25.53%	1.93	46
CT	35300	New Haven-Milford, CT MSA	1031	1019	2050	49.71%	5007	1739	6746	25.78%	1.93	47
SC	44940	Sumter, SC MSA	100	116	216	53.70%	238	92	330	27.88%	1.93	48
AL	46220	Tuscaloosa, AL MSA	207	169	376	44.95%	735	225	960	23.44%	1.92	49
NC	24140	Goldsboro, NC MSA	85	79	164	48.17%	220	74	294	25.17%	1.91	50
GA	42340	Savannah, GA MSA	471	341	812	42.00%	1343	378	1721	21.96%	1.91	51
VA	31340	Lynchburg, VA MSA	88	114	202	56.44%	1205	505	1710	29.53%	1.91	52
MI	26100	Holland-Grand Haven, MI MSA	115	69	184	37.50%	2289	559	2848	19.63%	1.91	53
MI	47644	Warren-Troy-Farmington Hills, MI MD	1002	1051	2053	51.19%	21364	7843	29207	26.85%	1.91	54
NC	49180	Winston-Salem, NC MSA	459	378	837	45.16%	2913	905	3818	23.70%	1.91	55
OH-PA	49660	Youngstown-Warren-Boardman, OH-PA MSA	77	211	288	73.26%	3103	1946	5049	38.54%	1.90	56
GA	31420	Macon, GA MSA	297	451	748	60.29%	579	269	848	31.72%	1.90	57
NY	35004	Nassau-Suffolk, NY MD	1859	1192	3051	39.07%	7836	2031	9867	20.58%	1.90	58
CO	17820	Colorado Springs, CO MSA	391	242	633	38.23%	4570	1153	5723	20.15%	1.90	59

MI	24340	Grand Rapids-Wyoming, MI MSA	323	442	765	57.78%	5885	2577	8462	30.45%	1.90	60
NC	48900	Wilmington, NC MSA	102	80	182	43.96%	1749	529	2278	23.22%	1.89	61
OH	45780	Toledo, OH MSA	326	363	689	52.69%	4093	1579	5672	27.84%	1.89	62
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	178	156	334	46.71%	2389	785	3174	24.73%	1.89	63
CO	24540	Greeley, CO MSA	77	60	137	43.80%	1201	363	1564	23.21%	1.89	64
MI	34740	Muskegon-Norton Shores, MI MSA	109	281	390	72.05%	1110	687	1797	38.23%	1.88	65
GA	47580	Warner Robins, GA MSA	70	60	130	46.15%	1005	327	1332	24.55%	1.88	66
MA	44140	Springfield, MA MSA	461	533	994	53.62%	3819	1530	5349	28.60%	1.87	67
TN	28940	Knoxville, TN MSA	79	163	242	67.36%	4188	2354	6542	35.98%	1.87	68
NC	39580	Raleigh-Cary, NC MSA	1098	682	1780	38.31%	8357	2168	10525	20.60%	1.86	69
NC	40580	Rocky Mount, NC MSA	120	177	297	59.60%	285	135	420	32.14%	1.85	70
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	172	280	452	61.95%	2740	1377	4117	33.45%	1.85	71
NC	20500	Durham, NC MSA	659	398	1057	37.65%	2071	530	2601	20.38%	1.85	72
KY-IN	31140	Louisville-Jefferson County, KY-IN MS	475	542	1017	53.29%	7911	3226	11137	28.97%	1.84	73
NJ	45940	Trenton-Ewing, NJ MSA	615	610	1225	49.80%	2079	772	2851	27.08%	1.84	74
TX	46340	Tyler, TX MSA	85	119	204	58.33%	551	256	807	31.72%	1.84	75
CO	19740	Denver-Aurora, CO MSA	3853	2334	6187	37.72%	15579	4029	19608	20.55%	1.84	76
IL	37900	Peoria, IL MSA	53	55	108	50.93%	3190	1233	4423	27.88%	1.83	77
CA	23420	Fresno, CA MSA	1606	940	2546	36.92%	418	106	524	20.23%	1.83	78
IN	26900	Indianapolis-Carmel, IN MSA	1342	1463	2805	52.16%	13139	5268	18407	28.62%	1.82	79
SC	43900	Spartanburg, SC MSA	69	104	173	60.12%	1529	755	2284	33.06%	1.82	80
KY	30460	Lexington-Fayette, KY MSA	131	98	229	42.79%	2895	895	3790	23.61%	1.81	81
CA	36084	Oakland-Fremont-Hayward, CA MD	4645	957	5602	17.08%	3659	381	4040	9.43%	1.81	82
PA-NJ	10901	Allentown-Bethlehem-Easton, PA-NJ MSA	312	327	639	51.17%	5843	2311	8154	28.34%	1.81	83
TX	41700	San Antonio, TX MSA	3496	3196	6692	47.76%	2501	900	3401	26.46%	1.80	84
TN-MS-AR	32820	Memphis, TN-MS-AR MSA	1566	3460	5026	68.84%	3912	2413	6325	38.15%	1.80	85
MI	22420	Flint, MI MSA	248	556	804	69.15%	2343	1458	3801	38.36%	1.80	86
CA	40900	Sacramento--Arden-Arcade--Roseville, CA	2280	835	3115	26.81%	5500	962	6462	14.89%	1.80	87
FL	45220	Tallahassee, FL MSA	410	337	747	45.11%	1358	454	1812	25.06%	1.80	88
PA	49620	York-Hanover, PA MSA	99	81	180	45.00%	3350	1123	4473	25.11%	1.79	89
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	8416	8848	17264	51.25%	21322	8561	29883	28.65%	1.79	90
NC	24660	Greensboro-High Point, NC MSA	676	563	1239	45.44%	3702	1268	4970	25.51%	1.78	91
SC	16700	Charleston-North Charleston, SC MSA	549	439	988	44.43%	3287	1098	4385	25.04%	1.77	92
MD	12580	Baltimore-Towson, MD MSA	5911	6826	12737	53.59%	16487	7209	23696	30.42%	1.76	93
IN-MI	43780	South Bend-Mishawaka, IN-MI MSA	147	216	363	59.50%	2278	1164	3442	33.82%	1.76	94
GA	46660	Valdosta, GA MSA	68	95	163	58.28%	332	165	497	33.20%	1.76	95
FL	48424	West Palm Beach-Boca Raton-Boynton Beach	1499	1173	2672	43.90%	5104	1702	6806	25.01%	1.76	96
CA	46700	Vallejo-Fairfield, CA MSA	744	222	966	22.98%	718	109	827	13.18%	1.74	97
NJ	15804	Camden, NJ MD	1607	1533	3140	48.82%	9868	3842	13710	28.02%	1.74	98
TN	27180	Jackson, TN MSA	58	162	220	73.64%	517	381	898	42.43%	1.74	99
NY	10580	Albany-Schenectady-Troy, NY MSA	115	125	240	52.08%	4279	1836	6115	30.02%	1.73	100
NV	29820	Las Vegas-Paradise, NV MSA	1613	1544	3157	48.91%	5435	2136	7571	28.21%	1.73	101
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	2123	375	2498	15.01%	2795	266	3061	8.69%	1.73	102
AL	33660	Mobile, AL MSA	317	494	811	60.91%	1424	783	2207	35.48%	1.72	103
CT	35980	Norwich-New London, CT MSA	109	71	180	39.44%	2004	599	2603	23.01%	1.71	104
NC-SC	16740	Charlotte-Gastonia-Concord, NC-SC MSA	2005	1457	3462	42.09%	12888	4216	17104	24.65%	1.71	105
CA	41940	San Jose-Sunnyvale-Santa Clara, CA MS	2961	390	3351	11.64%	1827	134	1961	6.83%	1.70	106
SC	22500	Florence, SC MSA	109	191	300	63.67%	488	292	780	37.44%	1.70	107
MI	35660	Niles-Benton Harbor, MI MSA	81	115	196	58.67%	890	469	1359	34.51%	1.70	108
OH-KY-IN	17140	Cincinnati-Middletown, OH-KY-IN MSA	950	870	1820	47.80%	14604	5720	20324	28.14%	1.70	109
LA	43340	Shreveport-Bossier City, LA MSA	210	417	627	66.51%	1113	717	1830	39.18%	1.70	110
IL-WI	29404	Lake County-Kenosha County, IL-WI MD	1110	963	2073	46.45%	6420	2426	8846	27.42%	1.69	111
MI	29620	Lansing-East Lansing, MI MSA	264	311	575	54.09%	3247	1533	4780	32.07%	1.69	112
SC	24860	Greenville, SC MSA	208	210	418	50.24%	3320	1410	4730	29.81%	1.69	113
PA	38300	Pittsburgh, PA MSA	291	377	668	56.44%	11710	5904	17614	33.52%	1.68	114
AL	33860	Montgomery, AL MSA	559	448	1007	44.49%	1595	576	2171	26.53%	1.68	115
GA	23580	Gainesville, GA MSA	199	139	338	41.12%	738	241	979	24.62%	1.67	116
DE-MD-NJ	48864	Wilmington, DE-MD-NJ MD	642	599	1241	48.27%	5637	2293	7930	28.92%	1.67	117
LA	12940	Baton Rouge, LA MSA	968	1092	2060	53.01%	2766	1288	4054	31.77%	1.67	118
OK	46140	Tulsa, OK MSA	156	237	393	60.31%	4530	2579	7109	36.28%	1.66	119
CO	39380	Pueblo, CO MSA	294	278	572	48.60%	598	250	848	29.48%	1.65	120
FL	36100	Ocala, FL MSA	64	83	147	56.46%	1242	648	1890	34.29%	1.65	121
MA	49340	Worcester, MA MSA	98	74	172	43.02%	4991	1766	6757	26.14%	1.65	122
FL	45300	Tampa-St. Petersburg-Clearwater, FL M	1999	2425	4424	54.81%	12700	6364	19064	33.38%	1.64	123
MD	41540	Salisbury, MD MSA	85	120	205	58.54%	616	343	959	35.77%	1.64	124
RI	39300	Providence-New Bedford-Fall River, RI	647	384	1031	37.25%	5107	1512	6619	22.84%	1.63	125

VA	40060	Richmond, VA MSA	2699	2676	5375	49.79%	8266	3655	11921	30.66%	1.62	126
LA	35380	New Orleans-Metairie-Kenner, LA MSA	853	554	1407	39.37%	2999	960	3959	24.25%	1.62	127
UT	36260	Ogden-Clearfield, UT MSA	152	77	229	33.62%	4870	1276	6146	20.76%	1.62	128
SC	17900	Columbia, SC MSA	889	760	1649	46.09%	3646	1453	5099	28.50%	1.62	129
TN	34980	Nashville-Davidson--Murfreesboro, TN	910	869	1779	48.85%	10728	4645	15373	30.22%	1.62	130
PA	39740	Reading, PA MSA	230	166	396	41.92%	3073	1076	4149	25.93%	1.62	131
WA	28420	Kennewick-Richland-Pasco, WA MSA	203	126	329	38.30%	1324	416	1740	23.91%	1.60	132
TX	13140	Beaumont-Port Arthur, TX MSA	125	205	330	62.12%	677	429	1106	38.79%	1.60	133
MA	14484	Boston-Quincy, MA MD	1310	511	1821	28.06%	8066	1733	9799	17.69%	1.59	134
DC-MD-VA-WV	47894	Washington-Arlington-Alexandria, DC-M	17790	11066	28856	38.35%	19491	6227	25718	24.21%	1.58	135
LA	29180	Lafayette, LA MSA	149	162	311	52.09%	926	455	1381	32.95%	1.58	136
TX	12420	Austin-Round Rock, TX MSA	2515	1327	3842	34.54%	6236	1754	7990	21.95%	1.57	137
CA	41884	San Francisco-San Mateo-Redwood City	1577	159	1736	9.16%	1633	101	1734	5.82%	1.57	138
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	11038	8558	19596	43.67%	32150	12373	44523	27.79%	1.57	139
WA	49420	Yakima, WA MSA	263	186	449	41.43%	513	184	697	26.40%	1.57	140
FL	37860	Pensacola-Ferry Pass-Brent, FL MSA	202	186	388	47.94%	2363	1041	3404	30.58%	1.57	141
VA	47260	Virginia Beach-Norfolk-Newport News	3871	3401	7272	46.77%	8420	3585	12005	29.86%	1.57	142
CA	37100	Oxnard-Thousand Oaks-Ventura, CA MSA	818	154	972	15.84%	1304	147	1451	10.13%	1.56	143
TX	19124	Dallas-Plano-Irving, TX MD	4693	5315	10008	53.11%	12731	6548	19279	33.96%	1.56	144
IL	40420	Rockford, IL MSA	167	177	344	51.45%	2878	1420	4298	33.04%	1.56	145
OK	36420	Oklahoma City, OK MSA	604	542	1146	47.29%	6987	3048	10035	30.37%	1.56	146
FL	37340	Palm Bay-Melbourne-Titusville, FL MSA	56	51	107	47.66%	3908	1743	5651	30.84%	1.55	147
GA-SC	12260	Augusta-Richmond County, GA-SC MSA	646	375	1021	36.73%	2052	649	2701	24.03%	1.53	148
IA-IL	19340	Davenport-Moline-Rock Island, IA-IL M	74	82	156	52.56%	2874	1507	4381	34.40%	1.53	149
TX	47380	Waco, TX MSA	128	200	328	60.98%	417	277	694	39.91%	1.53	150
FL	36740	Orlando-Kissimmee, FL MSA	3521	3007	6528	46.06%	8164	3536	11700	30.22%	1.52	151
TN-GA	16860	Chattanooga, TN-GA MSA	306	413	719	57.44%	2586	1572	4158	37.81%	1.52	152
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie	2835	2297	5132	44.76%	5439	2291	7730	29.64%	1.51	153
CA	31084	Los Angeles-Long Beach-Glendale, CA M	7218	1873	9091	20.60%	1688	269	1957	13.75%	1.50	154
MI	12980	Battle Creek, MI MSA	73	124	197	62.94%	821	596	1417	42.06%	1.50	155
TX	11100	Amarillo, TX MSA	155	135	290	46.55%	772	349	1121	31.13%	1.50	156
GA-AL	17980	Columbus, GA-AL MSA	492	415	907	45.76%	717	318	1035	30.72%	1.49	157
LA	29340	Lake Charles, LA MSA	114	120	234	51.28%	483	255	738	34.55%	1.48	158
NJ	20764	Edison, NJ MD	1620	751	2371	31.67%	13805	3760	17565	21.41%	1.48	159
MA	15764	Cambridge-Newton-Framingham, MA MD	251	82	333	24.62%	8799	1776	10575	16.79%	1.47	160
VA	19260	Danville, VA MSA	51	59	110	53.64%	323	189	512	36.91%	1.45	161
KS	48620	Wichita, KS MSA	210	147	357	41.18%	4616	1828	6444	28.37%	1.45	162
NJ	12100	Atlantic City, NJ MSA	416	298	714	41.74%	1464	592	2056	28.79%	1.45	163
TX	23104	Fort Worth-Arlington, TX MD	1720	1750	3470	50.43%	7937	4253	12190	34.89%	1.45	164
TX	26420	Houston-Sugar Land-Baytown, TX MSA	8050	10275	18325	56.07%	11323	7183	18506	38.81%	1.44	165
TX	18580	Corpus Christi, TX MSA	380	476	856	55.61%	372	235	607	38.71%	1.44	166
CA	44700	Stockton, CA MSA	874	298	1172	25.43%	655	144	799	18.02%	1.41	167
FL	29460	Lakeland, FL MSA	260	364	624	58.33%	2074	1474	3548	41.54%	1.40	168
LA	10780	Alexandria, LA MSA	67	89	156	57.05%	257	180	437	41.19%	1.39	169
NY	45060	Syracuse, NY MSA	108	66	174	37.93%	2993	1130	4123	27.41%	1.38	170
WA	45104	Tacoma, WA MD	389	252	641	39.31%	3284	1321	4605	28.69%	1.37	171
TX	33260	Midland, TX MSA	65	82	147	55.78%	328	239	567	42.15%	1.32	172
AR	38220	Pine Bluff, AR MSA	83	70	153	45.75%	98	52	150	34.67%	1.32	173
CA	33700	Modesto, CA MSA	477	168	645	26.05%	855	214	1069	20.02%	1.30	174
CA	47300	Visalia-Porterville, CA MSA	762	490	1252	39.14%	363	157	520	30.19%	1.30	175
UT	41620	Salt Lake City, UT MSA	562	297	859	34.58%	8208	2986	11194	26.68%	1.30	176
GA	12020	Athens-Clarke County, GA MSA	122	71	193	36.79%	703	288	991	29.06%	1.27	177
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	161	153	314	48.73%	552	350	902	38.80%	1.26	178
AL	20020	Dothan, AL MSA	62	57	119	47.90%	486	300	786	38.17%	1.25	179
CA	12540	Bakersfield, CA MSA	1226	762	1988	38.33%	994	446	1440	30.97%	1.24	180
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	3163	1156	4319	26.77%	7885	2181	10066	21.67%	1.24	181
NM	10740	Albuquerque, NM MSA	3152	1204	4356	27.64%	2510	727	3237	22.46%	1.23	182
CA	40140	Riverside-San Bernardino-Ontario, CA	5352	2234	7586	29.45%	4708	1526	6234	24.48%	1.20	183
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA M	399	152	551	27.59%	13975	4170	18145	22.98%	1.20	184
AZ	49740	Yuma, AZ MSA	372	192	564	34.04%	161	66	227	29.07%	1.17	185
GA	15260	Brunswick, GA MSA	78	56	134	41.79%	257	143	400	35.75%	1.17	186
TX	47020	Victoria, TX MSA	77	84	161	52.17%	94	80	174	45.98%	1.13	187
NC	22180	Fayetteville, NC MSA	734	333	1067	31.21%	654	255	909	28.05%	1.11	188
WA	42644	Seattle-Bellevue-Everett, WA MD	1185	324	1509	21.47%	14846	3711	18557	20.00%	1.07	189
TX	28660	Killeen-Temple-Fort Hood, TX MSA	541	148	689	21.48%	762	290	1052	27.57%	0.78	190

Table 8. Loans to Middle- and Upper-Income Borrowers by Minority Level of Tract												
State	MSA	MSA Name	Prime Loans to MUI Borrowers in Minority Tracts	High-Cost Loans to MUI Borrowers in Minority Tracts	Total Loans to MUI Borrowers in Minority Tracts	Percent High-Cost Loans to MUI Borrowers in Minority Tracts	Prime Loans to MUI Borrowers in Non-Minority Tracts	High-Cost Loans to MUI Borrowers in Non-Minority Tracts	Total Loans to MUI Borrowers in Non-Minority Tracts	Percent High-Cost Loans to MUI Borrowers in Non-Minority Tracts	High-Cost Disparity Ratio	Rank
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	1314	1098	2412	45.52%	14410	2401	16811	14.28%	3.19	1
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	1152	1708	2860	59.72%	20387	4739	25126	18.86%	3.17	2
NE-IA	36541	Omaha-Council Bluffs, NE-IA MSA	103	128	231	55.41%	10520	2352	12872	18.27%	3.03	3
NJ-PA	35085	Newark-Union, NJ-PA MD	6871	7486	14357	52.14%	28427	6399	34826	18.37%	2.84	4
TX	17780	College Station-Bryan, TX MSA	64	66	130	50.77%	1811	400	2211	18.09%	2.81	5
MA	21604	Essex County, MA MD	662	739	1401	52.75%	11503	2786	14289	19.50%	2.71	6
NC	39580	Raleigh-Cary, NC MSA	631	357	988	36.13%	18280	2820	21100	13.36%	2.70	7
CT	35980	Norwich-New London, CT MSA	84	98	182	53.85%	3951	1002	4953	20.23%	2.66	8
CA	41884	San Francisco-San Mateo-Redwood City	12787	2913	15700	18.55%	22988	1733	24721	7.01%	2.65	9
OH	19380	Dayton, OH MSA	339	319	658	48.48%	9483	2136	11619	18.38%	2.64	10
CT	25540	Hartford-West Hartford-East Hartford	679	587	1266	46.37%	15227	3255	18482	17.61%	2.63	11
OH	17460	Cleveland-Elyria-Mentor, OH MSA	1116	1210	2326	52.02%	22811	5626	28437	19.78%	2.63	12
AL	26620	Huntsville, AL MSA	206	125	331	37.76%	5619	947	6566	14.42%	2.62	13
MO-KS	28141	Kansas City, MO-KS MSA	482	609	1091	55.82%	28858	7824	36682	21.33%	2.62	14
VA	40220	Roanoke, VA MSA	106	117	223	52.47%	4207	1076	5283	20.37%	2.58	15
CA	41500	Salinas, CA MSA	5290	2130	7420	28.71%	3210	404	3614	11.18%	2.57	16
NY-NJ	35645	New York-White Plains-Wayne, NY-NJ MD	46097	30043	76140	39.46%	75442	13942	89384	15.60%	2.53	17
OH	10420	Akron, OH MSA	113	127	240	52.92%	8113	2169	10282	21.10%	2.51	18
PA	37964	Philadelphia, PA MD	3496	2398	5894	40.69%	54195	10513	64708	16.25%	2.50	19
NJ	45940	Trenton-Ewing, NJ MSA	316	242	558	43.37%	4827	1019	5846	17.43%	2.49	20
MI	24340	Grand Rapids-Wyoming, MI MSA	90	121	211	57.35%	8630	2593	11223	23.10%	2.48	21
FL	23540	Gainesville, FL MSA	191	139	330	42.12%	3446	709	4155	17.06%	2.47	22
MN-WI	33461	Minneapolis-St. Paul-Bloomington, MN-	753	768	1521	50.49%	46036	11844	57880	20.46%	2.47	23
MA	44140	Springfield, MA MSA	327	440	767	57.37%	8430	2554	10984	23.25%	2.47	24
MI	47644	Warren-Troy-Farmington Hills, MI MD	804	753	1557	48.36%	31938	7798	39736	19.62%	2.46	25
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ MSA	143	150	293	51.19%	13570	3565	17135	20.81%	2.46	26
KY-IN	31141	Louisville-Jefferson County, KY-IN MS	235	201	436	46.10%	15625	3667	19292	19.01%	2.43	27
NY	15380	Buffalo-Niagara Falls, NY MSA	112	96	208	46.15%	8909	2094	11003	19.03%	2.43	28
PA	38300	Pittsburgh, PA MSA	200	182	382	47.64%	26545	6577	33122	19.86%	2.40	29
IN	23844	Gary, IN MD	396	594	990	60.00%	8598	2888	11486	25.14%	2.39	30
TN-MS-AR	32820	Memphis, TN-MS-AR MSA	1386	2391	3777	63.30%	14099	5098	19197	26.56%	2.38	31
MI	19804	Detroit-Livonia-Dearborn, MI MD	2486	5793	8279	69.97%	15863	6593	22456	29.36%	2.38	32
MA	49340	Worcester, MA MSA	82	118	200	59.00%	12537	4133	16670	24.79%	2.38	33
OH	18140	Columbus, OH MSA	498	404	902	44.79%	23296	5421	28717	18.88%	2.37	34
NY	40380	Rochester, NY MSA	148	96	244	39.34%	8644	1720	10364	16.60%	2.37	35
MI	11460	Ann Arbor, MI MSA	154	81	235	34.47%	4201	719	4920	14.61%	2.36	36
KY	30460	Lexington-Fayette, KY MSA	87	53	140	37.86%	6041	1161	7202	16.12%	2.35	37
CT	35300	New Haven-Milford, CT MSA	886	938	1824	51.43%	11619	3261	14880	21.92%	2.35	38
CA	42044	Santa Ana-Anaheim-Irvine, CA MD	17409	8322	25731	32.34%	48381	7769	56150	13.84%	2.34	39
RI	39300	Providence-New Bedford-Fall River, RI	849	1301	2150	60.51%	16172	5667	21839	25.95%	2.33	40
CO	17820	Colorado Springs, CO MSA	211	141	352	40.06%	12753	2668	15421	17.30%	2.32	41
NY	35004	Nassau-Suffolk, NY MD	5423	6517	11940	54.58%	36826	11362	48188	23.58%	2.31	42
TX	31180	Lubbock, TX MSA	189	161	350	46.00%	2947	734	3681	19.94%	2.31	43
AL	13820	Birmingham-Hoover, AL MSA	619	666	1285	51.83%	14714	4271	18985	22.50%	2.30	44
AR	30780	Little Rock-North Little Rock, AR MSA	486	394	880	44.77%	8567	2083	10650	19.56%	2.29	45
AZ	46060	Tucson, AZ MSA	2955	2295	5250	43.71%	18438	4373	22811	19.17%	2.28	46
MI	22420	Flint, MI MSA	110	204	314	64.97%	4673	1870	6543	28.58%	2.27	47
TN	28940	Knoxville, TN MSA	55	59	114	51.75%	10187	3020	13207	22.87%	2.26	48
NC	24660	Greensboro-High Point, NC MSA	471	373	844	44.19%	8490	2070	10560	19.60%	2.25	49
OK	46140	Tulsa, OK MSA	131	162	293	55.29%	10358	3382	13740	24.61%	2.25	50
AL	46220	Tuscaloosa, AL MSA	219	151	370	40.81%	2389	533	2922	18.24%	2.24	51
MO-IL	41181	St. Louis, MO-IL MSA	1898	1813	3711	48.85%	40394	11371	51765	21.97%	2.22	52
MA	14484	Boston-Quincy, MA MD	2794	2245	5039	44.55%	27622	7014	34636	20.25%	2.20	53
OH	45780	Toledo, OH MSA	155	146	301	48.50%	6891	1951	8842	22.07%	2.20	54
MI	35660	Niles-Benton Harbor, MI MSA	61	61	122	50.00%	2000	593	2593	22.87%	2.19	55
KS	48620	Wichita, KS MSA	103	70	173	40.46%	7470	1709	9179	18.62%	2.17	56
TX	33260	Midland, TX MSA	57	63	120	52.50%	1647	539	2186	24.66%	2.13	57
NJ	15804	Camden, NJ MD	1067	1088	2155	50.49%	21011	6541	27552	23.74%	2.13	58
NC	24780	Greenville, NC MSA	142	84	226	37.17%	2159	467	2626	17.78%	2.09	59

IL-WI	29405	Lake County-Kenosha County, IL-WI MD	507	335	842	39.79%	14857	3504	18361	19.08%	2.08	60
NC	20500	Durham, NC MSA	658	267	925	28.86%	6293	1015	7308	13.89%	2.08	61
CA	42100	Santa Cruz-Watsonville, CA MSA	1029	324	1353	23.95%	4363	569	4932	11.54%	2.08	62
GA	10500	Albany, GA MSA	197	243	440	55.23%	1304	473	1777	26.62%	2.07	63
NY	10580	Albany-Schenectady-Troy, NY MSA	63	52	115	45.22%	10715	2990	13705	21.82%	2.07	64
TX	19124	Dallas-Plano-Irving, TX MD	4171	3408	7579	44.97%	47198	13078	60276	21.70%	2.07	65
GA	46660	Valdosta, GA MSA	105	100	205	48.78%	1513	466	1979	23.55%	2.07	66
MD	12580	Baltimore-Towson, MD MSA	5522	4689	10211	45.92%	48529	13922	62451	22.29%	2.06	67
TX	41700	San Antonio, TX MSA	6924	3739	10663	35.07%	18903	3882	22785	17.04%	2.06	68
FL	27260	Jacksonville, FL MSA	853	924	1777	52.00%	25508	8642	34150	25.31%	2.05	69
MI	29620	Lansing-East Lansing, MI MSA	134	129	263	49.05%	5456	1713	7169	23.89%	2.05	70
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	11622	7976	19598	40.70%	76981	19112	96093	19.89%	2.05	71
TX	12420	Austin-Round Rock, TX MSA	2337	883	3220	27.42%	21404	3329	24733	13.46%	2.04	72
FL	37860	Pensacola-Ferry Pass-Brent, FL MSA	165	152	317	47.95%	7524	2316	9840	23.54%	2.04	73
VA	40060	Richmond, VA MSA	1969	1515	3484	43.48%	20627	5610	26237	21.38%	2.03	74
TX	11100	Amarillo, TX MSA	91	73	164	44.51%	2698	762	3460	22.02%	2.02	75
LA	29340	Lake Charles, LA MSA	150	128	278	46.04%	1898	561	2459	22.81%	2.02	76
IN	26900	Indianapolis-Carmel, IN MSA	848	543	1391	39.04%	22357	5384	27741	19.41%	2.01	77
CA	42060	Santa Barbara-Santa Maria, CA MSA	1896	627	2523	24.85%	5556	791	6347	12.46%	1.99	78
OK	36420	Oklahoma City, OK MSA	403	316	719	43.95%	15340	4339	19679	22.05%	1.99	79
GA-SC	12261	Augusta-Richmond County, GA-SC MSA	824	409	1233	33.17%	6322	1265	7587	16.67%	1.99	80
AL	33860	Montgomery, AL MSA	572	310	882	35.15%	3983	856	4839	17.69%	1.99	81
CA	41940	San Jose-Sunnyvale-Santa Clara, CA MS	22089	5413	27502	19.68%	21650	2387	24037	9.93%	1.98	82
PA	25420	Harrisburg-Carlisle, PA MSA	199	105	304	34.54%	7002	1483	8485	17.48%	1.98	83
FL	45220	Tallahassee, FL MSA	465	316	781	40.46%	4587	1185	5772	20.53%	1.97	84
TX	46340	Tyler, TX MSA	113	83	196	42.35%	2333	639	2972	21.50%	1.97	85
GA	42340	Savannah, GA MSA	650	362	1012	35.77%	5799	1293	7092	18.23%	1.96	86
MA	15764	Cambridge-Newton-Framingham, MA MD	210	92	302	30.46%	21505	3955	25460	15.53%	1.96	87
CA	31084	Los Angeles-Long Beach-Glendale, CA	113233	59963	173196	34.62%	76010	16452	92462	17.79%	1.95	88
GA-AL	17980	Columbus, GA-AL MSA	752	497	1249	39.79%	3058	788	3846	20.49%	1.94	89
IL	16974	Chicago-Naperville-Joliet, IL MD	26716	22528	49244	45.75%	116571	35984	152555	23.59%	1.94	90
WA	28420	Kennewick-Richland-Pasco, WA MSA	107	54	161	33.54%	2938	620	3558	17.43%	1.92	91
MS	27140	Jackson, MS MSA	894	792	1686	46.98%	5339	1725	7064	24.42%	1.92	92
OH-PA	49661	Youngstown-Warren-Boardman, OH-PA MSA	56	62	118	52.54%	5407	2034	7441	27.34%	1.92	93
LA	29180	Lafayette, LA MSA	174	115	289	39.79%	3283	862	4145	20.80%	1.91	94
FL	42260	Sarasota-Bradenton-Venice, FL MSA	328	305	633	48.18%	14582	4931	19513	25.27%	1.91	95
NC	24140	Goldsboro, NC MSA	153	93	246	37.80%	1065	265	1330	19.92%	1.90	96
LA	10780	Alexandria, LA MSA	109	138	247	55.87%	1202	505	1707	29.58%	1.89	97
DC-MD-VA-WV	47895	Washington-Arlington-Alexandria, DC-M	28954	17082	46036	37.11%	73320	17956	91276	19.67%	1.89	98
VA	47260	Virginia Beach-Norfolk-Newport News	5168	3568	8736	40.84%	29784	8295	38079	21.78%	1.87	99
CA	42220	Santa Rosa-Petaluma, CA MSA	758	265	1023	25.90%	10911	1750	12661	13.82%	1.87	100
GA	23580	Gainesville, GA MSA	188	107	295	36.27%	2661	643	3304	19.46%	1.86	101
LA	35380	New Orleans-Metairie-Kenner, LA MSA	2139	1321	3460	38.18%	14190	3682	17872	20.60%	1.85	102
CA	37100	Oxnard-Thousand Oaks-Ventura, CA MSA	5213	1722	6935	24.83%	15921	2469	18390	13.43%	1.85	103
OH-KY-IN	17141	Cincinnati-Middletown, OH-KY-IN MSA	910	492	1402	35.09%	28292	6627	34919	18.98%	1.85	104
TX	47380	Waco, TX MSA	136	133	269	49.44%	1863	685	2548	26.88%	1.84	105
TX	23104	Fort Worth-Arlington, TX MD	1149	947	2096	45.18%	23569	7681	31250	24.58%	1.84	106
GA	12020	Athens-Clarke County, GA MSA	131	65	196	33.16%	2362	521	2883	18.07%	1.84	107
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	274	248	522	47.51%	9412	3291	12703	25.91%	1.83	108
VA	31340	Lynchburg, VA MSA	90	55	145	37.93%	3176	832	4008	20.76%	1.83	109
WA	49420	Yakima, WA MSA	435	266	701	37.95%	2143	562	2705	20.78%	1.83	110
FL	36100	Ocala, FL MSA	114	169	283	59.72%	5673	2764	8437	32.76%	1.82	111
AL	33660	Mobile, AL MSA	354	377	731	51.57%	4548	1795	6343	28.30%	1.82	112
TN	34980	Nashville-Davidson--Murfreesboro, TN	820	451	1271	35.48%	24849	6031	30880	19.53%	1.82	113
GA	31420	Macon, GA MSA	292	275	567	48.50%	1937	708	2645	26.77%	1.81	114
CA	23420	Fresno, CA MSA	8005	5982	13987	42.77%	9233	2872	12105	23.73%	1.80	115
LA	33740	Monroe, LA MSA	101	94	195	48.21%	1446	528	1974	26.75%	1.80	116
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	16785	13820	30605	45.16%	98370	32894	131264	25.06%	1.80	117
TX	15180	Brownsville-Harlingen, TX MSA	2083	1964	4047	48.53%	165	61	226	26.99%	1.80	118
NC-SC	16741	Charlotte-Gastonia-Concord, NC-SC MSA	1731	811	2542	31.90%	28951	6269	35220	17.80%	1.79	119
NM	29740	Las Cruces, NM MSA	1939	681	2620	25.99%	913	156	1069	14.59%	1.78	120
FL	34940	Naples-Marco Island, FL MSA	515	527	1042	50.58%	6510	2590	9100	28.46%	1.78	121
UT	41620	Salt Lake City, UT MSA	297	184	481	38.25%	22728	6243	28971	21.55%	1.78	122
FL	45300	Tampa-St. Petersburg-Clearwater, FL M	3530	3847	7377	52.15%	54446	22845	77291	29.56%	1.76	123
CO	39380	Pueblo, CO MSA	199	205	404	50.74%	2165	877	3042	28.83%	1.76	124
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	22415	8142	30557	26.65%	50581	9029	59610	15.15%	1.76	125

CA	36084	Oakland-Fremont-Hayward, CA MD	29336	11007	40343	27.28%	40496	7452	47948	15.54%	1.76	126
SC	22500	Florence, SC MSA	183	166	349	47.56%	1501	558	2059	27.10%	1.76	127
FL	36740	Orlando-Kissimmee, FL MSA	6948	6919	13867	49.90%	41339	16459	57798	28.48%	1.75	128
NV	29820	Las Vegas-Paradise, NV MSA	3715	4181	7896	52.95%	46998	20400	67398	30.27%	1.75	129
TX	26420	Houston-Sugar Land-Baytown, TX MSA	13483	11112	24595	45.18%	54438	19020	73458	25.89%	1.74	130
CA	40900	Sacramento--Arden-Arcade--Roseville, CA	8475	5129	13604	37.70%	43875	12157	56032	21.70%	1.74	131
DE-MD-NJ	48865	Wilmington, DE-MD-NJ MD	371	246	617	39.87%	10352	3109	13461	23.10%	1.73	132
WA	45104	Tacoma, WA MD	694	595	1289	46.16%	18943	6956	25899	26.86%	1.72	133
LA	43340	Shreveport-Bossier City, LA MSA	311	272	583	46.66%	3884	1453	5337	27.23%	1.71	134
LA	12940	Baton Rouge, LA MSA	1322	974	2296	42.42%	8751	2883	11634	24.78%	1.71	135
TN-GA	16861	Chattanooga, TN-GA MSA	263	218	481	45.32%	6485	2379	8864	26.84%	1.69	136
NJ	20764	Edison, NJ MD	3258	1657	4915	33.71%	39147	9839	48986	20.09%	1.68	137
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	200	261	461	56.62%	9763	4991	14754	33.83%	1.67	138
NC	40580	Rocky Mount, NC MSA	191	152	343	44.31%	1025	371	1396	26.58%	1.67	139
FL	48424	West Palm Beach-Boca Raton-Boynton Beach	2643	2432	5075	47.92%	24330	9866	34196	28.85%	1.66	140
TX	13140	Beaumont-Port Arthur, TX MSA	220	180	400	45.00%	3002	1117	4119	27.12%	1.66	141
CO	19740	Denver-Aurora, CO MSA	3751	1487	5238	28.39%	44178	9230	53408	17.28%	1.64	142
TN	27180	Jackson, TN MSA	80	79	159	49.69%	1127	489	1616	30.26%	1.64	143
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	4703	1907	6610	28.85%	18659	3984	22643	17.59%	1.64	144
FL	15980	Cape Coral-Fort Myers, FL MSA	193	329	522	63.03%	15216	9651	24867	38.81%	1.62	145
OR	41420	Salem, OR MSA	105	67	172	38.95%	5975	1888	7863	24.01%	1.62	146
NJ	12100	Atlantic City, NJ MSA	643	473	1116	42.38%	5152	1826	6978	26.17%	1.62	147
TX	47020	Victoria, TX MSA	165	109	274	39.78%	642	211	853	24.74%	1.61	148
CA	42020	San Luis Obispo-Paso Robles, CA MSA	288	72	360	20.00%	5553	793	6346	12.50%	1.60	149
SC	17900	Columbia, SC MSA	955	480	1435	33.45%	8198	2196	10394	21.13%	1.58	150
NC	49180	Winston-Salem, NC MSA	433	191	624	30.61%	5583	1362	6945	19.61%	1.56	151
TX	21340	El Paso, TX MSA	6008	4311	10319	41.78%	415	152	567	26.81%	1.56	152
AL	20020	Dothan, AL MSA	80	53	133	39.85%	1513	520	2033	25.58%	1.56	153
TX	18580	Corpus Christi, TX MSA	1103	802	1905	42.10%	3115	1175	4290	27.39%	1.54	154
CA	46700	Vallejo-Fairfield, CA MSA	5497	2942	8439	34.86%	6671	1989	8660	22.97%	1.52	155
SC	24860	Greenville, SC MSA	260	99	359	27.58%	7759	1723	9482	18.17%	1.52	156
FL	33124	Miami-Miami Beach-Kendall, FL MD	42476	38560	81036	47.58%	6800	3131	9931	31.53%	1.51	157
CA	25260	Hanford-Corcoran, CA MSA	920	687	1607	42.75%	1269	503	1772	28.39%	1.51	158
GA	15260	Brunswick, GA MSA	125	55	180	30.56%	1679	428	2107	20.31%	1.50	159
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	259	288	547	52.65%	8906	4818	13724	35.11%	1.50	160
TX	30980	Longview, TX MSA	76	58	134	43.28%	1844	753	2597	28.99%	1.49	161
CA	44700	Stockton, CA MSA	6154	4211	10365	40.63%	12563	4735	17298	27.37%	1.48	162
CA	12540	Bakersfield, CA MSA	4447	4006	8453	47.39%	13981	6596	20577	32.06%	1.48	163
CA	31460	Madera, CA MSA	1459	1085	2544	42.65%	1726	703	2429	28.94%	1.47	164
NM	42140	Santa Fe, NM MSA	1173	328	1501	21.85%	1868	329	2197	14.97%	1.46	165
AR	38220	Pine Bluff, AR MSA	132	104	236	44.07%	479	209	688	30.38%	1.45	166
SC	44940	Sumter, SC MSA	208	124	332	37.35%	738	260	998	26.05%	1.43	167
FL	29460	Lakeland, FL MSA	746	799	1545	51.72%	10011	5730	15741	36.40%	1.42	168
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie	11096	10379	21475	48.33%	29044	14996	44040	34.05%	1.42	169
CA	32900	Merced, CA MSA	3931	2368	6299	37.59%	2318	852	3170	26.88%	1.40	170
MD	41540	Salisbury, MD MSA	142	99	241	41.08%	1730	737	2467	29.87%	1.38	171
CA	40140	Riverside-San Bernardino-Ontario, CA	52531	38167	90698	42.08%	71186	31548	102734	30.71%	1.37	172
WA	42644	Seattle-Bellevue-Everett, WA MD	3310	995	4305	23.11%	64522	13277	77799	17.07%	1.35	173
NM	10740	Albuquerque, NM MSA	5675	2145	7820	27.43%	12132	3095	15227	20.33%	1.35	174
CA	33700	Modesto, CA MSA	3807	2467	6274	39.32%	10380	4280	14660	29.20%	1.35	175
NM	22140	Farmington, NM MSA	215	105	320	32.81%	1103	359	1462	24.56%	1.34	176
NC	22180	Fayetteville, NC MSA	2468	731	3199	22.85%	3203	670	3873	17.30%	1.32	177
AZ	49740	Yuma, AZ MSA	1972	858	2830	30.32%	1719	514	2233	23.02%	1.32	178
SC	16700	Charleston-North Charleston, SC MSA	1492	549	2041	26.90%	11139	2932	14071	20.84%	1.29	179
TX	36220	Odessa, TX MSA	100	118	218	54.13%	767	555	1322	41.98%	1.29	180
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	305	218	523	41.68%	1803	886	2689	32.95%	1.27	181
NC	48900	Wilmington, NC MSA	252	79	331	23.87%	7160	1697	8857	19.16%	1.25	182
CA	47300	Visalia-Porterville, CA MSA	3508	2497	6005	41.58%	3932	1989	5921	33.59%	1.24	183
OR-WA	38901	Portland-Vancouver-Beaverton, OR-WA M	765	247	1012	24.41%	44948	11087	56035	19.79%	1.23	184
GA	25980	Hinesville-Fort Stewart, GA MSA	969	263	1232	21.35%	358	76	434	17.51%	1.22	185
CA	49700	Yuba City, CA MSA	598	289	887	32.58%	3127	1270	4397	28.88%	1.13	186
TX	28660	Killeen-Temple-Fort Hood, TX MSA	1502	352	1854	18.99%	3884	886	4770	18.57%	1.02	187
CA	20940	El Centro, CA MSA	2953	2084	5037	41.37%	142	132	274	48.18%	0.86	188

Table 9. Final Ranking Table

State	MSA	MSA Name	Lending to LMI African-Americans	Lending to LMI Asians	Lending to LMI Hispanics	Lending to LMI Borrowers in Minority Tracts	Lending to MUI African-Americans	Lending to MUI Asians	Lending to MUI Hispanics	Lending to MUI Borrowers in Minority Tracts	Cumulative Rank
WI	33340	Milwaukee-Waukesha-West Allis, WI MSA	7	2	19	1	5	12	11	2	7
MN-WI	33460	Minneapolis-St. Paul-Bloomington, MN-WI	8	1	5	36	17	3	13	23	13
AL	26620	Huntsville, AL MSA	15	n/a	n/a	3	24	n/a	n/a	13	14
MI	11460	Ann Arbor, MI MSA	6	n/a	n/a	10	10	n/a	n/a	36	16
CT	25540	Hartford-West Hartford-East Hartford, CT	33	n/a	10	23	20	n/a	15	11	19
CT	14860	Bridgeport-Stamford-Norwalk, CT MSA	72	n/a	21	4	19	21	3	1	20
NC	24780	Greenville, NC MSA	2	n/a	n/a	21	1	n/a	n/a	59	21
PA	37964	Philadelphia, PA MD	34	14	22	25	9	37	36	19	25
MA	21604	Essex County, MA MD	68	n/a	2	2	71	18	5	6	25
NC	20500	Durham, NC MSA	1	n/a	3	72	2	n/a	10	61	25
NC	39580	Raleigh-Cary, NC MSA	10	n/a	7	69	3	80	20	7	28
OH	19380	Dayton, OH MSA	28	n/a	n/a	7	70	n/a	n/a	10	29
AL	13820	Birmingham-Hoover, AL MSA	47	n/a	11	43	40	n/a	12	44	33
IN	23060	Fort Wayne, IN MSA	66	n/a	13	6	49	n/a	n/a	n/a	34
OH	17460	Cleveland-Elyria-Mentor, OH MSA	31	n/a	48	14	16	n/a	93	12	36
VA	40220	Roanoke, VA MSA	55	n/a	n/a	13	64	n/a	n/a	15	37
NY	40380	Rochester, NY MSA	43	n/a	63	38	27	n/a	n/a	35	41
PA	25420	Harrisburg-Carlisle, PA MSA	18	n/a	27	20	60	n/a	n/a	83	42
TX	31180	Lubbock, TX MSA	n/a	n/a	47	29	n/a	n/a	49	43	42
MI	47644	Warren-Troy-Farmington Hills, MI MD	52	21	24	54	37	76	56	25	43
NC	24140	Goldsboro, NC MSA	13	n/a	n/a	50	14	n/a	n/a	96	43
AL	46220	Tuscaloosa, AL MSA	25	n/a	n/a	49	53	n/a	n/a	51	45
AR	30780	Little Rock-North Little Rock, AR MSA	42	n/a	33	30	66	n/a	67	45	47
GA	42340	Savannah, GA MSA	11	n/a	n/a	51	42	n/a	n/a	86	48
FL	23540	Gainesville, FL MSA	30	n/a	n/a	11	6	n/a	172	22	48
CT	35300	New Haven-Milford, CT MSA	87	n/a	25	47	51	55	35	38	48
CT	35980	Norwich-New London, CT MSA	n/a	n/a	6	104	122	n/a	6	8	49
MS	27140	Jackson, MS MSA	16	n/a	n/a	32	65	n/a	n/a	92	51
CA	41884	San Francisco-San Mateo-Redwood City	n/a	n/a	n/a	138	98	6	7	9	52
IA	19780	Des Moines-West Des Moines, IA MSA	121	n/a	78	8	7	n/a	n/a	n/a	54
KY	30460	Lexington-Fayette, KY MSA	40	n/a	n/a	81	57	n/a	n/a	37	54
NJ-PA	35084	Newark-Union, NJ-PA MD	74	n/a	62	16	100	69	52	4	54
MO-IL	41180	St. Louis, MO-IL MSA	26	19	87	12	41	58	136	52	54
VA	31340	Lynchburg, VA MSA	27	n/a	n/a	52	29	n/a	n/a	109	54
OH	18140	Columbus, OH MSA	109	11	26	31	81	72	71	34	54
NE-IA	36540	Omaha-Council Bluffs, NE-IA MSA	54	n/a	114	5	32	n/a	119	3	55
MO-KS	28140	Kansas City, MO-KS MSA	59	6	113	19	58	45	123	14	55
VA	40060	Richmond, VA MSA	50	n/a	50	126	36	42	17	74	56
TN-MS-	32820	Memphis, TN-MS-AR MSA	36	n/a	110	85	22	n/a	55	31	57
NY	15380	Buffalo-Niagara Falls, NY MSA	83	n/a	n/a	40	76	n/a	n/a	28	57
MI	19804	Detroit-Livonia-Dearborn, MI MD	90	9	45	26	94	83	77	32	57
TX	46340	Tyler, TX MSA	58	n/a	55	75	13	n/a	n/a	85	57
MA	49340	Worcester, MA MSA	49	n/a	15	122	78	78	28	33	58
MD	12580	Baltimore-Towson, MD MSA	89	22	49	93	82	27	32	67	58
MI	28020	Kalamazoo-Portage, MI MSA	82	n/a	32	35	88	n/a	n/a	n/a	59
NY	35004	Nassau-Suffolk, NY MD	51	n/a	42	58	130	38	54	42	59
IL	16974	Chicago-Naperville-Joliet, IL MD	35	20	67	46	91	49	86	90	61
NJ	45940	Trenton-Ewing, NJ MSA	97	n/a	46	74	109	n/a	18	20	61
NC	49180	Winston-Salem, NC MSA	19	n/a	20	55	34	n/a	85	152	61
NC-SC	16740	Charlotte-Gastonia-Concord, NC-SC MSA	73	12	99	105	47	75	16	n/a	61
MI	40980	Saginaw-Saginaw Township North, MI MSA	75	n/a	36	27	107	n/a	n/a	n/a	61
MA	44140	Springfield, MA MSA	145	n/a	23	67	87	n/a	22	24	61
MA	14484	Boston-Quincy, MA MD	107	n/a	31	134	38	61	8	53	62
CO	19740	Denver-Aurora, CO MSA	102	17	16	76	69	35	37	143	62
NC	24660	Greensboro-High Point, NC MSA	108	n/a	52	91	30	n/a	44	49	62
SC	22500	Florence, SC MSA	12	n/a	n/a	107	12	n/a	n/a	128	65
FL	27260	Jacksonville, FL MSA	80	10	106	34	86	28	105	69	65
MI	24340	Grand Rapids-Wyoming, MI MSA	67	n/a	79	60	62	n/a	104	21	66
GA	12060	Atlanta-Sandy Springs-Marietta, GA MS	98	29	69	139	28	52	40	71	66

GA	10500	Albany, GA MSA	38	n/a	n/a	22	144	n/a	n/a	63	67
NC	48900	Wilmington, NC MSA	3	n/a	n/a	61	61	n/a	26	183	67
IN	26900	Indianapolis-Carmel, IN MSA	105	n/a	9	79	92	43	65	77	67
GA	31420	Macon, GA MSA	39	n/a	n/a	57	63	n/a	n/a	114	68
PA-NJ	10900	Allentown-Bethlehem-Easton, PA-NJ MSA	129	n/a	34	83	102	47	58	26	68
NC	40580	Rocky Mount, NC MSA	20	n/a	n/a	70	44	n/a	n/a	140	69
MA	15764	Cambridge-Newton-Framingham, MA MD	154	n/a	4	160	11	62	2	87	69
NV	39900	Reno-Sparks, NV MSA	n/a	n/a	88	n/a	127	13	50	n/a	70
NY-NJ	35644	New York-White Plains-Wayne, NY-NJ MD	93	n/a	94	37	123	50	83	17	71
MI	35660	Niles-Benton Harbor, MI MSA	94	n/a	n/a	108	33	n/a	n/a	55	73
CA	40900	Sacramento--Arden-Arcade--Roseville, CA	56	7	43	87	150	14	94	132	73
CA	42044	Santa Ana-Anaheim-Irvine, CA MD	n/a	n/a	44	42	194	57	63	39	73
VA-NC	47260	Virginia Beach-Norfolk-Newport News	48	3	105	142	52	8	134	99	74
SC	16700	Charleston-North Charleston, SC MSA	4	n/a	n/a	92	8	n/a	90	180	75
HI	26180	Honolulu, HI MSA	n/a	8	n/a	n/a	189	5	102	n/a	76
FL	42260	Sarasota-Bradenton-Venice, FL MSA	135	n/a	74	33	125	26	48	95	77
FL	34940	Naples-Marco Island, FL MSA	14	n/a	65	9	184	n/a	69	122	77
CO	17820	Colorado Springs, CO MSA	127	n/a	29	59	175	15	97	41	78
IN	23844	Gary, IN MD	77	n/a	95	28	96	n/a	141	30	78
DC-MD-VA-WV	47894	Washington-Arlington-Alexandria, DC-M	104	25	66	135	136	34	31	98	79
NJ	15804	Camden, NJ MD	115	n/a	61	98	103	32	88	58	79
FL	45220	Tallahassee, FL MSA	22	n/a	n/a	88	35	n/a	168	84	79
SC	24860	Greenville, SC MSA	46	n/a	68	113	21	n/a	75	157	80
AL	33860	Montgomery, AL MSA	71	n/a	n/a	115	54	n/a	n/a	81	80
WI	39540	Racine, WI MSA	103	n/a	30	41	121	n/a	108	n/a	81
TX	12420	Austin-Round Rock, TX MSA	126	n/a	41	137	45	85	62	72	81
RI	39300	Providence-New Bedford-Fall River, RI	138	n/a	85	125	144	9	34	40	82
TN	34980	Nashville-Davidson--Murfreesboro, TN	142	18	98	130	80	31	47	113	82
WA	42644	Seattle-Bellevue-Everett, WA MD	128	15	17	189	101	22	19	174	83
LA	35380	New Orleans-Metairie-Kenner, LA MSA	111	n/a	100	127	77	24	42	102	83
SC	17900	Columbia, SC MSA	29	n/a	53	129	25	n/a	113	151	83
PA	49620	York-Hanover, PA MSA	85	n/a	35	89	126	n/a	n/a	n/a	84
CA	41740	San Diego-Carlsbad-San Marcos, CA MSA	9	n/a	64	102	174	23	92	126	84
IN-MI	43780	South Bend-Mishawaka, IN-MI MSA	91	n/a	73	94	89	n/a	n/a	n/a	87
AL	33660	Mobile, AL MSA	60	n/a	n/a	103	73	n/a	n/a	112	87
LA	29180	Lafayette, LA MSA	23	n/a	n/a	136	99	n/a	n/a	94	88
TX	19124	Dallas-Plano-Irving, TX MD	175	31	104	144	50	84	59	65	89
PA	39740	Reading, PA MSA	141	n/a	83	131	46	n/a	45	n/a	89
OH	45780	Toledo, OH MSA	137	n/a	37	62	131	n/a	117	54	90
SC	44940	Sumter, SC MSA	69	n/a	n/a	48	74	n/a	n/a	168	90
IL-WI	29404	Lake County-Kenosha County, IL-WI MD	170	n/a	39	111	141	70	38	60	90
GA	46660	Valdosta, GA MSA	44	n/a	n/a	95	155	n/a	n/a	66	90
OH-PA	49660	Youngstown-Warren-Boardman, OH-PA	79	n/a	n/a	56	132	n/a	n/a	93	90
GA	23580	Gainesville, GA MSA	n/a	n/a	131	116	39	n/a	64	101	90
TX	47380	Waco, TX MSA	n/a	n/a	80	150	83	n/a	34	105	90
PA	38300	Pittsburgh, PA MSA	131	n/a	89	114	31	n/a	161	29	93
WA	28420	Kennewick-Richland-Pasco, WA MSA	n/a	n/a	72	132	n/a	n/a	76	91	93
NY	39100	Poughkeepsie-Newburgh-Middletown, NY	76	n/a	56	63	159	n/a	96	108	93
AZ	46060	Tucson, AZ MSA	181	n/a	71	24	181	68	81	46	93
OR-WA	38900	Portland-Vancouver-Beaverton, OR-WA M	151	13	12	184	143	33	25	185	93
LA	12940	Baton Rouge, LA MSA	45	n/a	n/a	118	55	n/a	115	136	94
MD	13644	Bethesda-Gaithersburg-Frederick, MD M	122	24	57	181	133	64	33	145	95
CA	36084	Oakland-Fremont-Hayward, CA MD	41	n/a	107	82	160	54	95	127	95
WA	45104	Tacoma, WA MD	146	4	38	171	157	7	109	134	96
GA	12020	Athens-Clarke County, GA MSA	95	n/a	n/a	177	15	n/a	n/a	107	99
OH-KY-IN	17140	Cincinnati-Middletown, OH-KY-IN MSA	88	n/a	60	109	95	82	153	104	99
UT	41620	Salt Lake City, UT MSA	n/a	n/a	28	176	165	48	57	123	100
NJ	20764	Edison, NJ MD	117	28	54	159	148	81	72	138	100
TN	28940	Knoxville, TN MSA	155	n/a	101	68	146	n/a	82	48	100
TX	33260	Midland, TX MSA	n/a	n/a	121	172	n/a	n/a	51	57	100

TN	27180	Jackson, TN MSA	53	n/a	n/a	99	106	n/a	n/a	144	101
AZ	38060	Phoenix-Mesa-Scottsdale, AZ MSA	182	27	59	90	199	71	66	118	102
CA	41500	Salinas, CA MSA	n/a	n/a	n/a	n/a	209	19	166	16	103
FL	48424	West Palm Beach-Boca Raton-Boynton Beach	92	n/a	84	96	158	51	98	141	103
OK	36420	Oklahoma City, OK MSA	118	n/a	109	146	97	56	125	79	104
KY-IN	31140	Louisville-Jefferson County, KY-IN MS	106	n/a	159	73	93	n/a	170	27	105
NV	29820	Las Vegas-Paradise, NV MSA	176	5	70	101	203	20	138	130	105
CA	41940	San Jose-Sunnyvale-Santa Clara, CA MS	n/a	n/a	82	106	204	74	89	82	106
MI	29620	Lansing-East Lansing, MI MSA	148	n/a	77	112	105	n/a	127	70	107
MI	22420	Flint, MI MSA	143	n/a	n/a	86	164	n/a	107	47	109
FL	15980	Cape Coral-Fort Myers, FL MSA	101	n/a	117	39	190	63	111	146	110
FL	45300	Tampa-St. Petersburg-Clearwater, FL	152	23	119	123	177	41	122	124	110
LA	43340	Shreveport-Bossier City, LA MSA	86	n/a	n/a	110	114	n/a	n/a	135	111
TX	23104	Fort Worth-Arlington, TX MD	169	26	132	164	115	53	126	106	111
NY	10580	Albany-Schenectady-Troy, NY MSA	156	n/a	75	100	137	n/a	143	64	113
LA	33740	Monroe, LA MSA	153	n/a	n/a	44	138	n/a	n/a	117	113
FL	38940	Port St. Lucie-Fort Pierce, FL MSA	96	n/a	126	18	168	n/a	110	161	113
CA	46700	Vallejo-Fairfield, CA MSA	119	n/a	92	97	185	4	148	156	114
TX	26420	Houston-Sugar Land-Baytown, TX MSA	172	30	139	165	108	79	103	131	116
WA	49420	Yakima, WA MSA	n/a	n/a	96	140	n/a	n/a	120	110	117
OK	46140	Tulsa, OK MSA	136	n/a	145	119	110	n/a	150	50	118
KS	48620	Wichita, KS MSA	159	n/a	102	162	90	n/a	149	56	120
NC	22180	Fayetteville, NC MSA	17	n/a	n/a	188	43	n/a	177	178	121
GA	15260	Brunswick, GA MSA	113	n/a	122	186	23	n/a	n/a	160	121
FL	36740	Orlando-Kissimmee, FL MSA	162	16	120	151	188	67	135	129	121
AL	20020	Dothan, AL MSA	37	n/a	n/a	179	116	n/a	n/a	154	122
NJ	12100	Atlantic City, NJ MSA	149	n/a	112	163	153	16	116	148	122
FL	19660	Deltona-Daytona Beach-Ormond Beach, FL	120	n/a	108	71	176	n/a	130	139	124
TN-GA	16860	Chattanooga, TN-GA MSA	164	n/a	n/a	152	117	n/a	68	n/a	125
MD	41540	Salisbury, MD MSA	78	n/a	n/a	124	128	n/a	n/a	172	126
LA	29340	Lake Charles, LA MSA	144	n/a	n/a	158	129	n/a	n/a	76	127
DE-MD-NJ	48864	Wilmington, DE-MD-NJ MD	132	n/a	115	117	120	n/a	145	133	127
FL	36100	Ocala, FL MSA	124	n/a	134	121	161	n/a	114	111	128
TX	41700	San Antonio, TX MSA	183	n/a	127	84	217	77	137	68	128
IL	40420	Rockford, IL MSA	147	n/a	81	145	149	n/a	118	n/a	128
CA	37100	Oxnard-Thousand Oaks-Ventura, CA MSA	n/a	n/a	76	143	173	46	106	103	129
FL	37860	Pensacola-Ferry Pass-Brent, FL MSA	116	n/a	n/a	141	145	n/a	179	73	131
CA	23420	Fresno, CA MSA	179	n/a	142	78	212	30	164	116	132
TX	11100	Amarillo, TX MSA	n/a	n/a	148	156	n/a	n/a	155	75	134
CO	39380	Pueblo, CO MSA	n/a	n/a	130	120	n/a	n/a	167	125	136
TX	30980	Longview, TX MSA	n/a	n/a	137	n/a	113	n/a	133	162	136
CA	49700	Yuba City, CA MSA	n/a	n/a	n/a	n/a	172	39	158	187	139
GA-AL	17980	Columbus, GA-AL MSA	157	n/a	n/a	157	154	n/a	n/a	89	139
LA	10780	Alexandria, LA MSA	180	n/a	n/a	169	112	n/a	n/a	97	140
CA	31084	Los Angeles-Long Beach-Glendale, CA	173	n/a	147	154	200	59	162	88	140
FL	29460	Lakeland, FL MSA	150	n/a	124	168	182	65	131	169	141
FL	22744	Fort Lauderdale-Pompano Beach-Deerfie	161	n/a	118	153	191	40	165	170	143
FL	37340	Palm Bay-Melbourne-Titusville, FL MSA	163	n/a	128	147	147	n/a	128	n/a	143
TX	47020	Victoria, TX MSA	n/a	n/a	111	187	n/a	n/a	129	149	144
CA	44700	Stockton, CA MSA	n/a	n/a	135	167	205	29	171	163	145
TX	13140	Beaumont-Port Arthur, TX MSA	114	n/a	n/a	133	139	n/a	199	142	145
CA	33700	Modesto, CA MSA	n/a	n/a	136	174	201	17	176	176	147
NM	10740	Albuquerque, NM MSA	165	n/a	140	182	208	44	163	175	154
CA	12540	Bakersfield, CA MSA	178	n/a	144	180	207	36	169	164	154
CA	47300	Visalia-Porterville, CA MSA	n/a	n/a	151	175	210	25	182	184	155
CA	32900	Merced, CA MSA	n/a	n/a	150	n/a	213	73	186	171	159
FL	33124	Miami-Miami Beach-Kendall, FL MD	168	n/a	160	n/a	214	66	189	158	159
CA	40140	Riverside-San Bernardino-Ontario, CA	177	n/a	141	183	211	60	175	173	160
TX	18580	Corpus Christi, TX MSA	n/a	n/a	138	166	195	n/a	152	155	161
NJ	47220	Vineland-Millville-Bridgeton, NJ MSA	171	n/a	143	178	179	n/a	151	182	167
AZ	49740	Yuma, AZ MSA	n/a	n/a	157	185	n/a	n/a	180	179	175
TX	21340	El Paso, TX MSA	n/a	n/a	154	n/a	218	n/a	184	153	177
TX	28660	Killeen-Temple-Fort Hood, TX MSA	184	n/a	163	190	215	n/a	194	188	189

Table 10. Loans to Low- and Moderate-Income Borrowers in Rural Areas by Race										
State	Prime Loans to LMI African-Americans	High-Cost Loans to LMI African-Americans	Total Loans to LMI African-Americans	Percent High-Cost Loans to LMI African-Americans	Prime Loans to LMI Whites	High-Cost Loans to LMI Whites	Total Loans to LMI Whites	Percent High-Cost Loans to LMI Whites	High-Cost Disparity Ratio	Rank
SC	460	821	1,281	64.09%	1,872	746	2,618	28.50%	2.25	1
NC	820	1,138	1,958	58.12%	6,509	2,356	8,865	26.58%	2.19	2
MD	173	233	406	57.39%	1,169	456	1,625	28.06%	2.05	3
VA	342	524	866	60.51%	3,113	1,473	4,586	32.12%	1.88	4
GA	420	965	1,385	69.68%	2,710	1,675	4,385	38.20%	1.82	5
AL	347	714	1,061	67.30%	2,812	1,855	4,667	39.75%	1.69	6
FL	148	238	386	61.66%	1,980	1,148	3,128	36.70%	1.68	7
TN	169	468	637	73.47%	4,011	3,350	7,361	45.51%	1.61	8
OH	79	103	182	56.59%	8,975	4,899	13,874	35.31%	1.60	9
AR	129	218	347	62.82%	1,653	1,185	2,838	41.75%	1.50	10
LA	251	518	769	67.36%	997	826	1,823	45.31%	1.49	11
MS	450	1,144	1,594	71.77%	993	971	1,964	49.44%	1.45	12
TX	102	246	348	70.69%	2,363	2,504	4,867	51.45%	1.37	13
OK	60	95	155	61.29%	2,389	1,958	4,347	45.04%	1.36	14
KY	55	91	146	62.33%	2,620	2,231	4,851	45.99%	1.36	15

Table 11. Loans to Middle- and Upper-Income Borrowers in Rural Areas by Race										
State	Prime Loans to MUI African-Americans	High-Cost Loans to MUI African-Americans	Total Loans to MUI African-Americans	Percent Loans to MUI African-Americans	Prime Loans to MUI Whites	High-Cost Loans to MUI Whites	Total Loans to MUI Whites	Percent High-Costa Loans to MUI Whites	High-Cost Disparity Ratio	Rank
SC	739	874	1,613	54.18%	8,803	2,029	10,832	18.73%	2.89	1
NC	1,627	1,548	3,175	48.76%	26,199	5,945	32,144	18.49%	2.64	2
DE	122	90	212	42.45%	2,840	617	3,457	17.85%	2.38	3
MD	447	372	819	45.42%	5,002	1,252	6,254	20.02%	2.27	4
GA	1,089	1,225	2,314	52.94%	14,775	4,721	19,496	24.22%	2.19	5
TN	239	460	699	65.81%	13,215	6,102	19,317	31.59%	2.08	6
VA	738	809	1,547	52.29%	10,785	3,640	14,425	25.23%	2.07	7
AL	591	751	1,342	55.96%	10,399	3,848	14,247	27.01%	2.07	8
IL	69	70	139	50.36%	9,640	3,434	13,074	26.27%	1.92	9
AR	237	364	601	60.57%	6,517	3,097	9,614	32.21%	1.88	10
CA	74	52	126	41.27%	12,367	3,515	15,882	22.13%	1.86	11
FL	510	564	1,074	52.51%	11,968	4,726	16,694	28.31%	1.85	12
TX	248	470	718	65.46%	14,196	7,854	22,050	35.62%	1.84	13
PA	476	432	908	47.58%	17,436	6,152	23,588	26.08%	1.82	14
MS	1,265	2,122	3,387	62.65%	8,660	4,597	13,257	34.68%	1.81	15
OH	100	93	193	48.19%	17,052	6,248	23,300	26.82%	1.80	16
LA	703	935	1,638	57.08%	6,651	3,132	9,783	32.01%	1.78	17
NY	120	91	211	43.13%	10,664	3,550	14,214	24.98%	1.73	18
OK	90	112	202	55.45%	7,900	3,740	11,640	32.13%	1.73	19
KY	155	159	314	50.64%	11,634	4,981	16,615	29.98%	1.69	20
MO	154	99	253	39.13%	11,707	4,611	16,318	28.26%	1.38	21
KS	121	58	179	32.40%	6,389	2,169	8,558	25.34%	1.28	22
AZ	125	62	187	33.16%	7,877	3,034	10,911	27.81%	1.19	23

Table 12. Loans to Low- and Moderate-Income Borrowers in Rural Areas by Ethnicity										
State	Prime Loans to LMI Hispanics	High-Cost Loans to LMI Hispanics	Total Loans to LMI Hispanics	Percent High-Cost Loans to LMI Hispanics	Prime Loans to LMI Whites	High-Cost Loans to LMI Whites	Total Loans to LMI Whites	Percent High-Cost Loans to LMI Whites	High-Cost Disparity Ratio	Rank
CO	243	172	415	41.45%	2,053	642	2,695	23.82%	1.74	1
CT	92	53	145	36.55%	2,356	760	3,116	24.39%	1.50	2
AZ	237	217	454	47.80%	937	474	1,411	33.59%	1.42	3
MN	144	123	267	46.07%	6,478	3,109	9,587	32.43%	1.42	4
OR	192	107	299	35.79%	2,360	841	3,201	26.27%	1.36	5
CA	174	64	238	26.89%	1,471	366	1,837	19.92%	1.35	6
WA	177	112	289	38.75%	2,179	883	3,062	28.84%	1.34	7
ID	154	87	241	36.10%	1,721	647	2,368	27.32%	1.32	8
NM	334	309	643	48.06%	787	470	1,257	37.39%	1.29	9
NC	347	172	519	33.14%	6,509	2,356	8,865	26.58%	1.25	10
WI	131	83	214	38.79%	7,544	3,470	11,014	31.51%	1.23	11
NE	142	154	296	52.03%	1,932	1,486	3,418	43.48%	1.20	12
OH	134	96	230	41.74%	8,975	4,899	13,874	35.31%	1.18	13
TX	664	1,029	1,693	60.78%	2,363	2,504	4,867	51.45%	1.18	14
MI	163	103	266	38.72%	7,784	4,100	11,884	34.50%	1.12	15
AL	95	71	166	42.77%	2,812	1,855	4,667	39.75%	1.08	16
FL	212	137	349	39.26%	1,980	1,148	3,128	36.70%	1.07	17
IN	225	151	376	40.16%	7,106	4,287	11,393	37.63%	1.07	18
OK	125	110	235	46.81%	2,389	1,958	4,347	45.04%	1.04	19
IL	138	80	218	36.70%	4,822	2,684	7,506	35.76%	1.03	20
AR	74	54	128	42.19%	1,653	1,185	2,838	41.75%	1.01	21
TN	84	70	154	45.45%	4,011	3,350	7,361	45.51%	1.00	22
PA	145	72	217	33.18%	7,378	3,752	11,130	33.71%	0.98	23
IA	240	140	380	36.84%	5,159	3,374	8,533	39.54%	0.93	24
MO	126	70	196	35.71%	4,067	2,741	6,808	40.26%	0.89	25
KS	407	172	579	29.71%	2,976	1,673	4,649	35.99%	0.83	26
GA	180	77	257	29.96%	2,710	1,675	4,385	38.20%	0.78	27

Table 13. Loans to Middle- and Upper-Income Borrowers in Rural Areas by Ethnicity										
State	Prime Loans to MUI Hispanics	High-Cost Loans to MUI Hispanics	Total Loans to MUI Hispanics	Percent High-Cost Loans to MUI Hispanics	Prime Loans to MUI Whites	High-Cost Loans to MUI Whites	Total Loans to MUI Whites	Percent High-Cost Loans to MUI Whites	High-Cost Disparity Ratio	Rank
DE	84	58	142	40.85%	2,840	617	3,457	17.85%	2.29	1
CO	577	363	940	38.62%	10,635	2,321	12,956	17.91%	2.16	2
SC	240	156	396	39.39%	8,803	2,029	10,832	18.73%	2.10	3
CT	117	72	189	38.10%	4,077	994	5,071	19.60%	1.94	4
UT	119	81	200	40.50%	4,538	1,319	5,857	22.52%	1.80	5
WI	210	146	356	41.01%	16,588	5,131	21,719	23.62%	1.74	6
MD	98	52	150	34.67%	5,002	1,252	6,254	20.02%	1.73	7
NC	594	269	863	31.17%	26,199	5,945	32,144	18.49%	1.69	8
VA	267	195	462	42.21%	10,785	3,640	14,425	25.23%	1.67	9
CA	1,005	582	1,587	36.67%	12,367	3,515	15,882	22.13%	1.66	10
HI	266	145	411	35.28%	3,373	913	4,286	21.30%	1.66	11
FL	931	777	1,708	45.49%	11,968	4,726	16,694	28.31%	1.61	12
NM	1,312	924	2,236	41.32%	4,892	1,765	6,657	26.51%	1.56	13
PA	585	399	984	40.55%	17,436	6,152	23,588	26.08%	1.55	14
NV	331	206	537	38.36%	3,824	1,272	5,096	24.96%	1.54	15
OR	426	220	646	34.06%	9,641	2,778	12,419	22.37%	1.52	16
IN	158	103	261	39.46%	11,080	3,914	14,994	26.10%	1.51	17
IL	171	112	283	39.58%	9,640	3,434	13,074	26.27%	1.51	18
MI	213	133	346	38.44%	15,936	5,504	21,440	25.67%	1.50	19
AZ	1,327	929	2,256	41.18%	7,877	3,034	10,911	27.81%	1.48	20
NE	132	94	226	41.59%	4,093	1,609	5,702	28.22%	1.47	21
MN	143	79	222	35.59%	11,998	3,860	15,858	24.34%	1.46	22
WY	121	61	182	33.52%	3,986	1,199	5,185	23.12%	1.45	23
TX	1,966	2,076	4,042	51.36%	14,196	7,854	22,050	35.62%	1.44	24
OK	197	170	367	46.32%	7,900	3,740	11,640	32.13%	1.44	25
OH	193	120	313	38.34%	17,052	6,248	23,300	26.82%	1.43	26
NY	200	111	311	35.69%	10,664	3,550	14,214	24.98%	1.43	27
ID	316	142	458	31.00%	6,493	1,812	8,305	21.82%	1.42	28
WA	395	178	573	31.06%	9,960	2,917	12,877	22.65%	1.37	29
TN	172	129	301	42.86%	13,215	6,102	19,317	31.59%	1.36	30
KY	87	59	146	40.41%	11,634	4,981	16,615	29.98%	1.35	31
GA	387	181	568	31.87%	14,775	4,721	19,496	24.22%	1.32	32
AR	125	90	215	41.86%	6,517	3,097	9,614	32.21%	1.30	33
AL	175	84	259	32.43%	10,399	3,848	14,247	27.01%	1.20	34
IA	130	56	186	30.11%	8,674	2,980	11,654	25.57%	1.18	35
LA	107	55	162	33.95%	6,651	3,132	9,783	32.01%	1.06	36
MS	112	65	177	36.72%	8,660	4,597	13,257	34.68%	1.06	37
PR	1,186	192	1,378	13.93%	1,091	173	1,264	13.69%	1.02	38
KS	357	112	469	23.88%	6,389	2,169	8,558	25.34%	0.94	39
MO	217	73	290	25.17%	11,707	4,611	16,318	28.26%	0.89	40

Table 14. Loans to Low- and Moderate-Income Borrowers in Rural Areas by Tract										
State	Prime Loans to LMI Borrowers in Minority Tracts	High-Cost Loans to LMI Borrowers in Minority Tracts	Total Loans to LMI Borrowers in Minority Tracts	Percent High-Cost Loans to LMI Borrowers in Minority Tracts	Prime Loans to LMI Borrowers in Non-Minority Tracts	High-Cost Loans to LMI Borrowers in Non-Minority Tracts	Total Loans to LMI Borrowers in Non-Minority Tracts	Percent High-Cost Loans to LMI Borrowers in Non-Minority Tracts	High-Cost Disparity Ratio	Rank
CO	142	145	287	50.52%	1,998	644	2,642	24.38%	2.07	1
AZ	174	197	371	53.10%	945	440	1,385	31.77%	1.67	2
TN	73	241	314	76.75%	4,346	3,964	8,310	47.70%	1.61	3
NC	891	899	1,790	50.22%	7,053	3,323	10,376	32.03%	1.57	4
SC	549	704	1,253	56.19%	1,942	1,110	3,052	36.37%	1.54	5
VA	149	196	345	56.81%	3,635	2,196	5,831	37.66%	1.51	6
AL	245	435	680	63.97%	3,125	2,369	5,494	43.12%	1.48	7
FL	105	151	256	58.98%	2,331	1,551	3,882	39.95%	1.48	8
AR	98	144	242	59.50%	1,824	1,424	3,248	43.84%	1.36	9
GA	373	537	910	59.01%	3,032	2,375	5,407	43.92%	1.34	10
WA	88	57	145	39.31%	2,407	1,032	3,439	30.01%	1.31	11
MS	370	835	1,205	69.29%	1,207	1,483	2,690	55.13%	1.26	12
OK	71	101	172	58.72%	2,793	2,466	5,259	46.89%	1.25	13
MD	71	57	128	44.53%	1,511	856	2,367	36.16%	1.23	14
TX	607	947	1,554	60.94%	2,126	2,233	4,359	51.23%	1.19	15
NM	388	310	698	44.41%	524	322	846	38.06%	1.17	16
LA	271	364	635	57.32%	1,080	1,142	2,222	51.40%	1.12	17
KS	227	73	300	24.33%	2,999	1,855	4,854	38.22%	0.64	18

Table 15. Loans to Middle- and Upper-Income Borrowers in Rural Areas by Tract										
State	Prime Loans to MUI Borrowers in Minority Tracts	High-Cost Loans to MUI Borrowers in Minority Tracts	Total Loans to MUI Borrowers in Minority Tracts	Percent High-Cost Loans to MUI Borrowers in Minority Tracts	Prime Loans to MUI Borrowers in Non-Minority Tracts	High-Cost Loans to MUI Borrowers in Non-Minority Tracts	Total Loans to MUI Borrowers in Non-Minority Tracts	Percent High-Cost Loans to MUI Borrowers in Non-Minority Tracts	High-Cost Disparity Ratio	Rank
CO	176	128	304	42.11%	11,425	2,655	14,080	18.86%	2.23	1
TN	180	252	432	58.33%	14,162	7,075	21,237	33.31%	1.75	2
SC	1,523	929	2,452	37.89%	8,914	2,480	11,394	21.77%	1.74	3
NY	77	62	139	44.60%	11,904	4,528	16,432	27.56%	1.62	4
AL	673	588	1,261	46.63%	11,125	4,555	15,680	29.05%	1.61	5
NC	2,302	1,165	3,467	33.60%	28,303	7,906	36,209	21.83%	1.54	6
AR	263	285	548	52.01%	6,999	3,587	10,586	33.88%	1.53	7
HI	5,619	2,408	8,027	30.00%	1,394	353	1,747	20.21%	1.48	8
FL	474	389	863	45.08%	13,657	5,988	19,645	30.48%	1.48	9
CA	349	185	534	34.64%	14,704	4,574	19,278	23.73%	1.46	10
AZ	990	695	1,685	41.25%	8,554	3,385	11,939	28.35%	1.45	11
WA	199	95	294	32.31%	11,502	3,487	14,989	23.26%	1.39	12
GA	1,457	859	2,316	37.09%	16,018	5,879	21,897	26.85%	1.38	13
MS	1,633	1,780	3,413	52.15%	8,915	5,608	14,523	38.61%	1.35	14
OK	128	103	231	44.59%	9,189	4,643	13,832	33.57%	1.33	15
MD	121	55	176	31.25%	6,275	1,966	8,241	23.86%	1.31	16
VA	366	219	585	37.44%	12,636	5,071	17,707	28.64%	1.31	17
AK	168	65	233	27.90%	1,401	397	1,798	22.08%	1.26	18
LA	1,017	812	1,829	44.40%	7,032	3,828	10,860	35.25%	1.26	19
TX	2,548	2,110	4,658	45.30%	13,373	7,513	20,886	35.97%	1.26	20
NM	2,072	1,037	3,109	33.35%	3,692	1,374	5,066	27.12%	1.23	21
KS	256	80	336	23.81%	6,794	2,458	9,252	26.57%	0.90	22