



# 1997 Eleventh District HMDA Profile

The Federal Financial Institutions Examination Council (FFIEC) has released 1997 home mortgage loan data gathered under the Home Mortgage Disclosure Act (HMDA). The national data, released in August 1998, reflect lending activity for nearly 8,000 institutions covered by the act. This profile reports HMDA data describing lending patterns for the United States and 10 geographically diverse metropolitan statistical areas (MSAs) in the Eleventh Federal Reserve District, which includes Texas, southern New Mexico and northern Louisiana.

## Home Purchase Loans

Figures 1 through 3 show the percentage changes in home purchase loan originations (conventional plus government-insured) from 1996 to 1997 by racial/ethnic group and income level nationally and in the 10 Eleventh District MSAs

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

### National Lending Patterns

Nationally, as shown in Figure 1A, home purchase loans increased by 12.2 percent for Asians, 3.9 percent for Blacks, 3.8 percent for Hispanics and 2.0 percent for Whites. Loans made to American Indians, however, decreased by 1.2 percent during this period. The average increase was 2.6 percent.

Other lending patterns emerged when income level was added to the equation. As shown in Figure 1B, from 1996 to 1997 home purchase lending to low- or moderate-income borrowers increased by 5 percent and to middle-

income borrowers by less than 1 percent. Upper-income borrowers experienced a 3.3-percent increase.

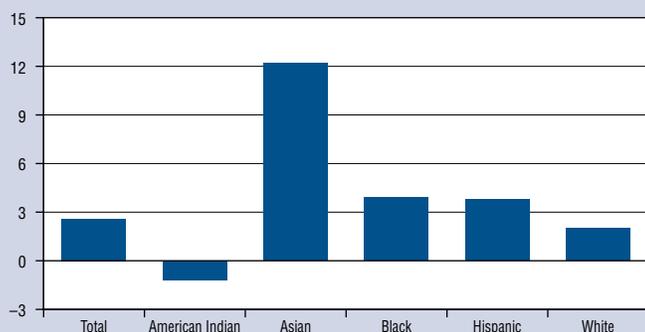
Additionally, lending to low- or moderate-income Black, Hispanic and White borrowers increased at a faster rate than that to their middle- and upper-income counterparts across the United States. Loans to middle-income Blacks and Hispanics increased by 2.1 percent and 0.8 percent, respectively, with loans to middle-income Whites increasing by only 0.1 percent. The national data show that upper-income Black borrowers realized a decline of 1.2 percent in loans received. Lending increased by over 3 percent for both upper-income Whites and Hispanics.

### Racial/Ethnic Lending Patterns in 10 MSAs Studied

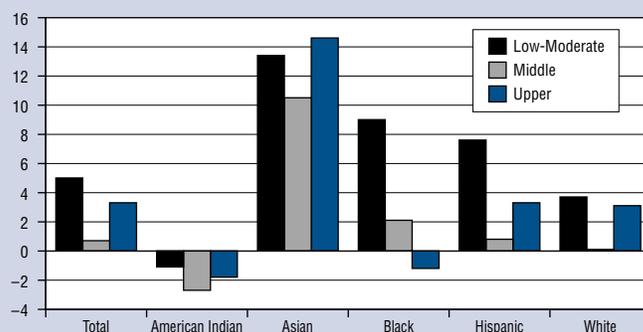
Lending patterns varied within all of the MSAs and from the national numbers, as seen in Figure 2. Among

Figure 1  
1996–97 Percent Change in Home Purchase Loans in the United States

#### A. Racial/Ethnic Group



#### B. Racial/Ethnic Group and Income Level



NOTE: Total includes some unidentified groups.

DATA SOURCE: Federal Financial Institutions Examination Council, 1997 Home Mortgage Disclosure Act Reports.

the six larger MSAs, total loan originations increased in the Dallas, Houston and San Antonio MSAs from 1996 to 1997. Total originations, however, decreased in the Austin, Fort Worth and El Paso MSAs, with Austin experiencing a decline in lending to every racial and ethnic group. The overall decline in originations in these three MSAs reflects weakness in their local economies caused by specific problems in the semiconductor electronics industries and the Mexican economy. Similar weakness was seen in single-family housing permit data for these same MSAs.

The Houston MSA experienced a 7.2-percent increase in loans originated to Black borrowers. However, the number of loans to Blacks decreased in the other five large MSAs from 1996 to 1997. The Austin and Fort Worth MSAs experienced the largest percentage declines, 10.5 and 11.2, respectively.

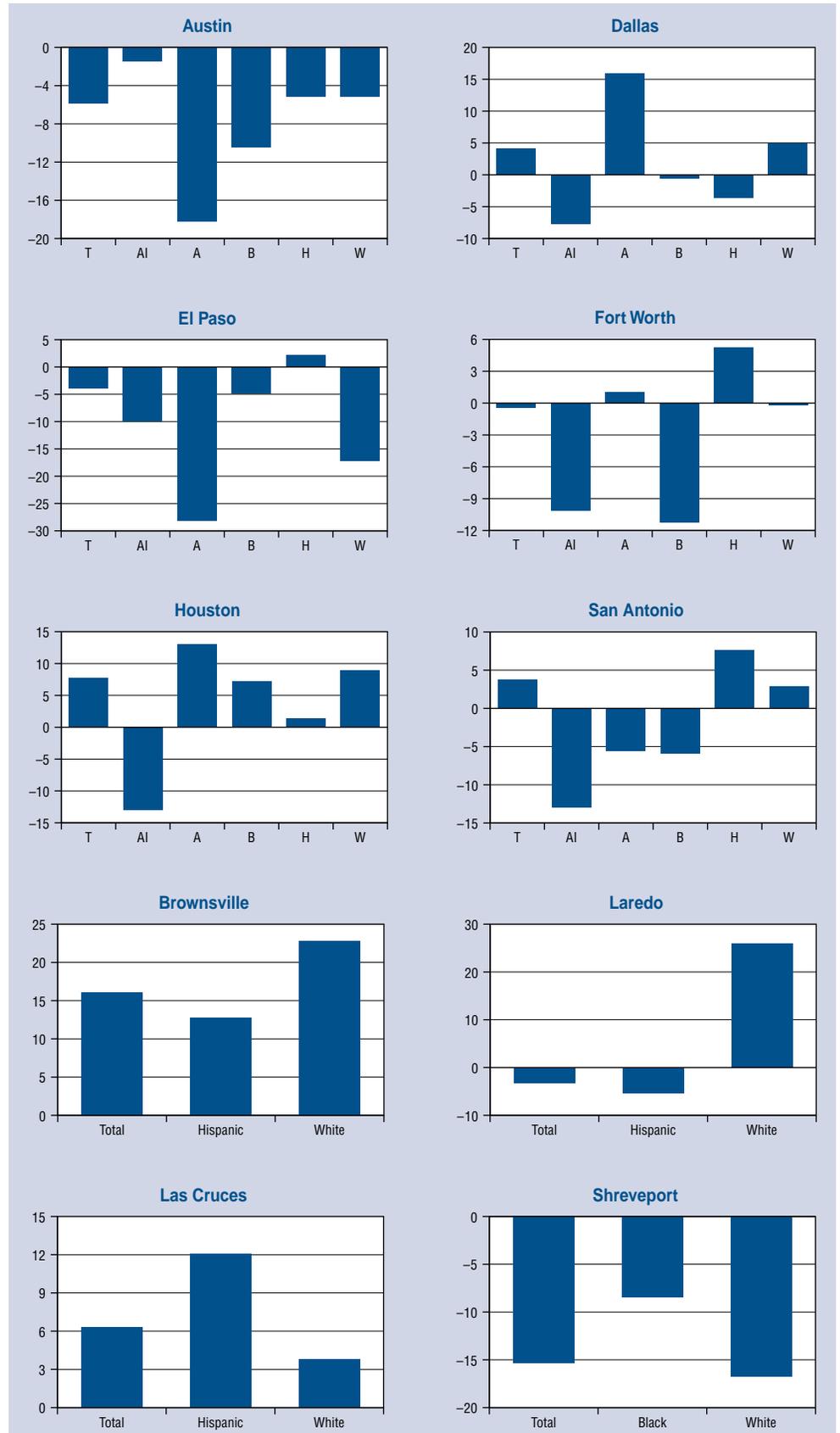
Loans to Hispanic borrowers increased in the Fort Worth, Houston, San Antonio and El Paso MSAs, yet only Fort Worth and San Antonio experienced an increase greater than the national rate of 3.8 percent. The Dallas MSA saw a decline of 3.6 percent in loans to Hispanics.

Three of the six large MSAs had an increase in lending to White borrowers, with Houston having the largest increase, 8.9 percent. Loans originated to White borrowers decreased in the Austin and El Paso markets by 5.2 percent and 17.2 percent, respectively.

Loans to American Indian and Asian borrowers showed significant percentage swings in five of the large MSAs, although the actual number of loan applications received was limited. It should be noted, however, that in all six of the large MSAs loans to American Indians dropped at a higher rate than the national number, which also reflected a decrease. Lending to Asian borrowers increased in three of the large MSAs, including Dallas and Houston, which realized 16-percent and 13.1-percent increases, respectively. Lending to Asians decreased in the Austin MSA by 18.2 percent.

Among the four smaller MSAs, Brownsville realized a total increase in mortgage loans of 16 percent, well above the national increase of 2.6 percent. Loans to Hispanic borrowers in Brownsville increased by 12.7 percent and to White borrowers by 22.8 percent. In contrast, the Shreveport MSA realized a

**Figure 2**  
**1996–97 Percent Change in Home Purchase Loans in 10 Eleventh District MSAs by Racial/Ethnic Group\***

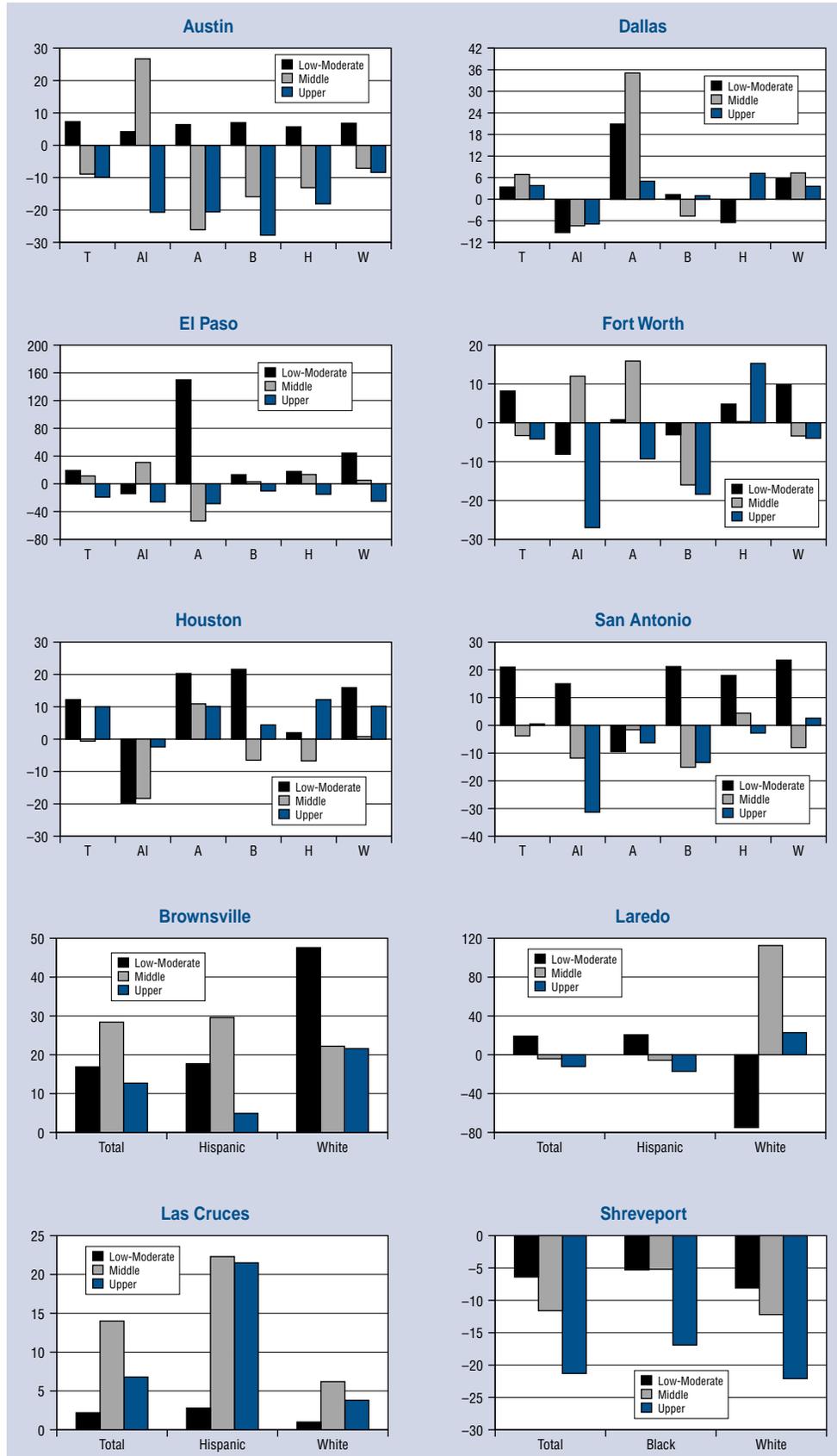


\* T, Total; AI, American Indian; A, Asian; B, Black; H, Hispanic; W, White.

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

SOURCE: Federal Financial Institutions Examination Council, 1997 Home Mortgage Disclosure Act Reports.

**Figure 3**  
**1996–97 Percent Change in Home Purchase Loans in 10**  
**Eleventh District MSAs by Ethnicity\* and Income Level**



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

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

SOURCE: Federal Financial Institutions Examination Council, 1997 Home Mortgage Disclosure Act Reports.

15.3-percent decrease in mortgage loans. Loans to White borrowers decreased by 16.7 percent and to Black borrowers by 8.4 percent. Loans to Hispanic borrowers increased by 12.1 percent in the Las Cruces MSA; however, they decreased by 5.3 percent in the Laredo MSA.

### Lending Patterns in 10 MSAs by Racial/Ethnic Group and Income

In the Eleventh District, as seen in Figure 3, lending to low- or moderate-income borrowers increased in all six of the larger MSAs, with four experiencing sizable percentage increases: 7.3 in Austin, 8.2 in Fort Worth, 21 in San Antonio and 12.2 in Houston.

Lending to middle-income borrowers increased in the Dallas and El Paso MSAs, and lending to upper-income borrowers increased in the Dallas, Houston and San Antonio MSAs. Lending to upper-income borrowers decreased in the El Paso and Austin MSAs by 19.3 percent and 9.9 percent, respectively.

During 1997, lending to low- or moderate-income Black borrowers increased in the Houston and San Antonio MSAs by 21.6 percent and 21.2 percent, respectively—well beyond the 9 percent increase nationally. However, lending to middle-income Black borrowers declined in five of the six large MSAs studied, including percentage decreases of 15.9 in Austin, 16 in Fort Worth, 15.1 in San Antonio, 6.5 in Houston and 4.7 in Dallas. Loan originations to high-income Blacks declined nationally and in four of the District’s larger MSAs.

Hispanics in the low- or moderate-income category experienced increased lending in five of the large MSAs. The San Antonio and El Paso MSAs had an almost 18-percent increase—large compared with the 7.6-percent increase nationally. However, lending to low- or moderate-income Hispanics declined by 6.5 percent in Dallas.

Lending to middle-income Hispanic borrowers increased in three of the larger MSAs, but declined in Austin by 13.1 percent and Houston by 6.7 percent; it remained constant in Dallas. Loan originations to upper-income Hispanics increased in Dallas, Fort Worth and Houston.

Lending to low- or moderate-income White borrowers increased in all six of

*Continued on page 6*

Table 1  
**1996–97 Home Purchase Loans in 10 Eleventh District MSAs by Racial/Ethnic Group and Income Level**

	United States		Austin		Dallas		El Paso		Fort Worth	
	1997 loans	Percent change								
<b>Total</b>	3,641,807	2.6	20,797	-5.9	52,200	4.2	5,550	-4.0	24,494	-0.4
American Indian	14,933	-1.2	67	-1.5	212	-7.8	64	-9.9	89	-10.1
Asian	118,190	12.2	614	-18.2	2,090	16.0	51	-28.2	626	1.0
Black	257,233	3.9	942	-10.5	3,623	-0.6	138	-4.8	1,162	-11.2
Hispanic	254,382	3.8	2,566	-5.2	4,416	-3.6	3,873	2.2	1,872	5.2
White	2,997,069	2.0	16,423	-5.2	41,304	5.0	1,381	-17.2	20,584	-0.2
Other	—	—	185	0	555	17.1	43	13.2	161	2.5
<b>Low-Moderate Income</b>										
Total	871,019	5.0	5,387	7.3	13,521	3.4	1,314	19.3	8,043	8.2
American Indian	3,870	-1.1	25	4.2	68	-9.3	30	-14.3	34	-8.1
Asian	25,973	13.4	117	6.4	423	20.9	5	150.0	239	0.8
Black	104,290	9.0	428	7.0	1,565	1.3	17	13.3	539	-3.1
Hispanic	96,289	7.6	1,357	5.7	2,951	-6.5	1,144	17.9	1,224	4.8
White	640,597	3.7	3,421	6.8	8,411	5.8	114	44.3	5,968	9.8
Other	—	—	39	0	103	-15.6	4	33.3	39	-4.9
<b>Middle Income</b>										
Total	851,833	0.7	5,688	-8.9	13,392	6.9	1,669	11.4	6,586	-3.3
American Indian	2,842	-2.7	19	26.7	63	-7.4	17	30.8	28	12.0
Asian	32,100	10.5	161	-26.1	639	35.1	6	-53.8	182	15.9
Black	61,640	2.1	306	-15.9	1,076	-4.7	34	3.0	335	-16.0
Hispanic	66,448	0.8	747	-13.1	887	0	1,334	13.4	384	0.3
White	688,803	0.1	4,405	-7.1	10,566	7.3	269	5.1	5,605	-3.4
Other	—	—	50	0	161	26.8	9	28.6	52	10.6
<b>Upper Income</b>										
Total	1,283,264	3.3	9,722	-9.9	25,287	3.8	2,567	-19.3	9,865	-4.2
American Indian	3,359	-1.8	23	-20.7	81	-6.9	17	-26.1	27	-27.0
Asian	51,227	14.6	336	-20.6	1,028	5.0	40	-28.6	205	-9.3
Black	51,299	-1.2	208	-27.8	982	1.0	87	-10.3	288	-18.4
Hispanic	66,731	3.3	462	-18.1	578	7.2	1,395	-15.1	264	15.3
White	1,110,648	3.1	8,597	-8.4	22,327	3.6	998	-25.1	9,011	-4.0
Other	—	—	96	0	291	29.3	30	7.1	70	1.4

**NOTES:**

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

SOURCE: Federal Financial Institutions Examination Council, 1997 Home Mortgage Disclosure Act Reports.

Houston		San Antonio		Brownsville		Laredo		Las Cruces		Shreveport	
1997 loans	Percent change										
52,101	7.7	17,775	3.8	2,069	16.0	1,572	-3.3	2,098	6.3	4,778	-15.3
194	-13.0	60	-13.0	5	150.0	3	-40.0	31	14.8	12	50.0
2,711	13.1	234	-5.6	29	20.8	7	133.3	14	-12.5	41	70.8
4,285	7.2	919	-5.9	15	50.0	7	40.0	16	-33.3	815	-8.4
8,129	1.4	5,779	7.6	1,390	12.7	1,419	-5.3	1,018	12.1	43	-2.3
36,209	8.9	10,622	2.9	620	22.8	131	26.0	1,012	3.8	3,855	-16.7
573	11.5	161	17.5	10	0	5	-50.0	7	-69.6	12	-72.7
15,416	12.2	4,716	21.0	332	16.9	397	19.2	694	2.2	1,307	-6.4
65	-19.8	23	15.0	1	0	2	-33.3	16	23.1	4	0
788	20.3	38	-9.5	0	-100.0	1	100.0	1	-50.0	5	25.0
1,850	21.6	274	21.2	0	-100.0	0	0	4	-42.9	394	-5.3
5,352	2.0	2,505	18.0	299	17.7	393	20.6	478	2.8	17	70.0
7,235	15.9	1,839	23.5	31	47.6	1	-75.0	194	1.0	884	-8.1
126	5.0	37	27.6	1	0	0	0	1	-90.0	3	-62.5
12,229	-0.6	4,445	-3.8	393	28.4	470	-4.1	512	14.0	1,254	-11.6
49	-18.3	15	-11.8	0	0	0	0	8	-11.1	3	-25.0
733	10.9	63	-1.6	1	100.0	0	0	5	66.7	10	150.0
1,277	-6.5	264	-15.1	0	-100.0	0	-100.0	5	66.7	219	-5.2
1,617	-6.7	1,664	4.4	337	29.6	451	-5.6	269	22.3	7	-41.7
8,418	0.8	2,396	-8.0	55	22.2	17	112.5	223	6.2	1,012	-12.2
135	4.7	43	38.7	0	0	2	-33.3	2	-50.0	3	-80.0
24,456	10.0	8,614	0.5	1,344	12.7	705	-12.1	892	6.8	2,217	-21.3
80	-2.4	22	-31.3	4	300.0	1	-50.0	7	40.0	5	500.0
1,190	10.1	133	-6.3	28	55.6	6	100.0	8	-27.3	26	62.5
1,158	4.4	381	-13.4	15	114.3	7	75.0	7	-50.0	202	-16.9
1,160	12.2	1,610	-2.8	754	4.9	575	-17.1	271	21.5	19	-13.6
20,556	10.2	6,387	2.6	534	21.6	113	22.8	595	3.8	1,959	-22.1
312	17.7	81	5.2	9	0	3	-57.1	4	-55.6	6	-71.4

the larger MSAs, with San Antonio experiencing a 23.5-percent increase, Houston a 15.9-percent increase and El Paso a 44.3-percent increase. Lending to middle-income White borrowers did not change significantly between 1996 and 1997 except in the Austin MSA, where it declined 7.1 percent, and the San Antonio MSA, where it declined 8 percent. A decline in lending to upper-income Whites occurred in Austin, Fort Worth and El Paso.

Among the smaller MSAs studied, lending to low- or moderate-income borrowers increased in the Brownsville and Laredo MSAs by 16.9 percent and 19.2 percent, respectively, and by 2.2 percent in Las Cruces. Shreveport realized a 6.4-percent decrease in lending to low- or moderate-income borrowers.

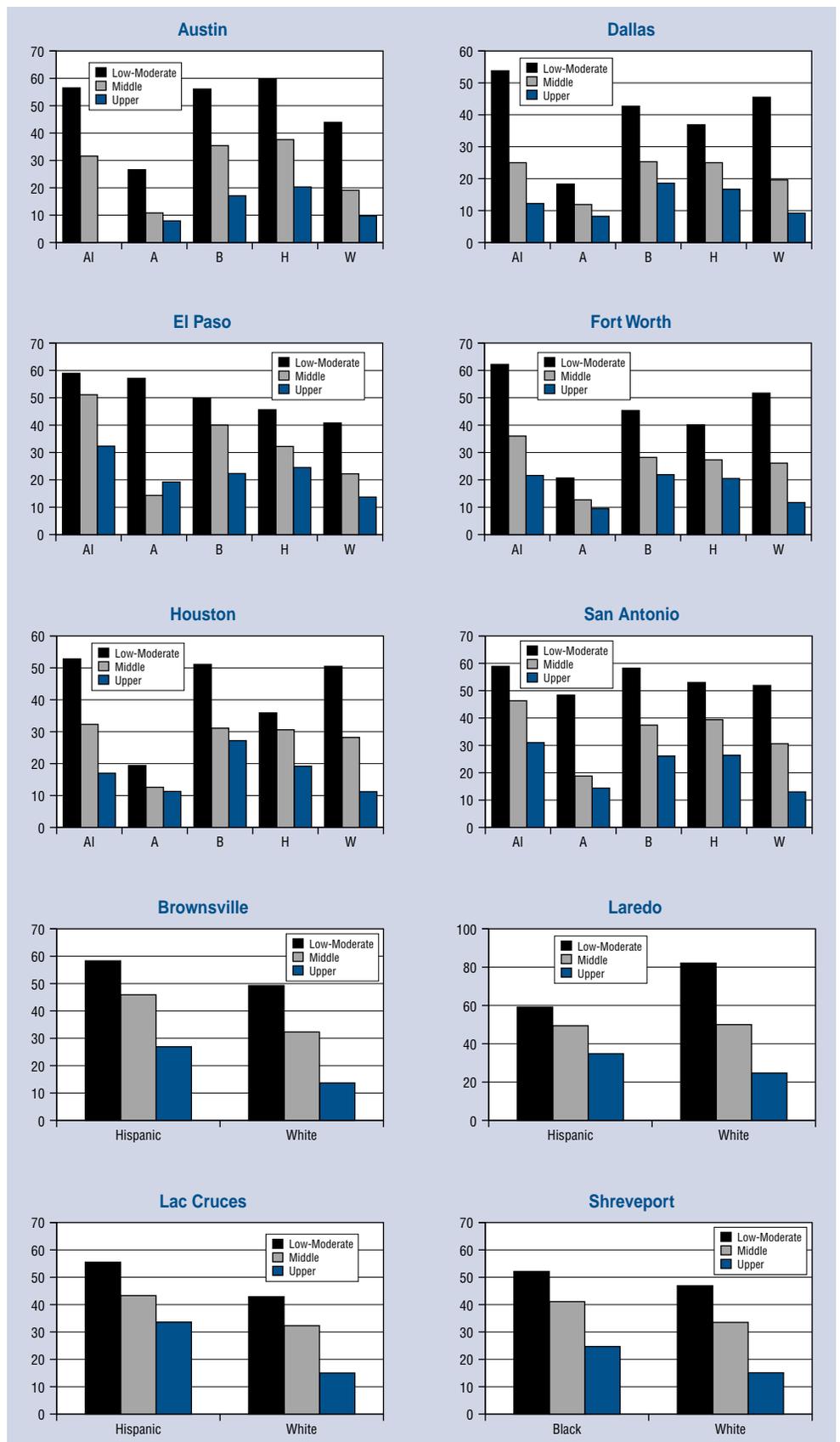
## Home Purchase Loan Application Denials

Figure 4 shows the home purchase loan applications received in 1997 and the loan denial rates by race/ethnicity and income for the 10 Eleventh District MSAs studied. Again, because of the smaller population and number of loan applications in the four smaller MSAs, only the percentage changes for the two largest ethnic groups are given. Table 2 contains the complete HMDA data reflected in the figures.

As seen in Figure 4, the denial rate for low- or moderate-income applicants in all MSAs was higher than that of middle- and upper-income applicants for all racial and ethnic groups. The data show that for most of these MSAs as income increases, the denial rate declines for all racial and ethnic groups.

The differences in denial rates between White and Black applicants ranged from 22.2 percent in Austin to 3.5 percent in Fort Worth. The differences in denial rates between White and Hispanic applicants ranged from 28.2 percent in Austin to 2.6 percent in Fort Worth. Denial rates for Asian applicants are lower than those for White applicants in all cities except El Paso. ▶

Figure 4  
1997 Home Purchase Loan Denials by Ethnicity\* and Income Level



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

SOURCE: Federal Financial Institutions Examination Council, 1997 Home Mortgage Disclosure Act Reports.

**Table 2**  
**1997 Home Purchase Loan Denials by Ethnicity and Income Level**

<b>Austin</b>						<b>Dallas</b>					
	Denial rate	Applications	Originations	Not accepted*	Denied	Denial rate	Applications	Originations	Not accepted*	Denied	
<b>Total</b>						<b>Total</b>					
American Indian	42.6%	176	67	34	75	American Indian	35.8%	374	212	28	134
Asian	12.8%	771	614	58	99	Asian	11.6%	2,556	2,090	170	296
Black	45.5%	2,074	942	189	943	Black	32.8%	6,081	3,623	462	1,996
Hispanic	51.5%	7,372	2,566	1,007	3,799	Hispanic	32.6%	7,397	4,416	568	2,413
White	23.3%	24,595	16,423	2,438	5,734	White	23.2%	60,406	41,304	5,095	14,007
<b>Low-Moderate Income</b>						<b>Low-Moderate Income</b>					
American Indian	56.5%	108	25	22	61	American Indian	53.8%	184	68	17	99
Asian	26.6%	173	117	10	46	Asian	18.3%	575	423	47	105
Black	56.1%	1,254	428	122	704	Black	42.7%	3,142	1,565	234	1,343
Hispanic	59.7%	5,177	1,357	728	3,092	Hispanic	36.9%	5,286	2,951	386	1,949
White	43.9%	8,098	3,421	1,126	3,551	White	45.5%	19,050	8,411	1,968	8,671
<b>Middle Income</b>						<b>Middle Income</b>					
American Indian	31.6%	38	19	7	12	American Indian	25.0%	92	63	6	23
Asian	10.8%	195	161	13	21	Asian	11.9%	773	639	42	92
Black	35.4%	539	306	42	191	Black	25.3%	1,599	1,076	119	404
Hispanic	37.6%	1,514	747	198	569	Hispanic	25.0%	1,345	887	122	336
White	19.1%	6,183	4,405	596	1,182	White	19.6%	14,729	10,566	1,280	2,883
<b>Upper Income</b>						<b>Upper Income</b>					
American Indian	6.7%	30	23	5	2	American Indian	12.2%	98	81	5	12
Asian	7.9%	403	336	35	32	Asian	8.2%	1,208	1,028	81	99
Black	17.1%	281	208	25	48	Black	18.6%	1,340	982	109	249
Hispanic	20.3%	681	462	81	138	Hispanic	16.7%	766	578	60	128
White	9.7%	10,314	8,597	716	1,001	White	9.2%	26,627	22,327	1,847	2,453
<b>El Paso</b>						<b>Fort Worth</b>					
	Denial rate	Applications	Originations	Not accepted*	Denied	Denial rate	Applications	Originations	Not accepted*	Denied	
<b>Total</b>						<b>Total</b>					
American Indian	51.8%	168	64	17	87	American Indian	49.5%	222	89	23	110
Asian	26.0%	73	51	3	19	Asian	15.1%	802	626	55	121
Black	32.4%	225	138	14	73	Black	36.4%	2,055	1,162	146	747
Hispanic	35.3%	7,076	3,873	708	2,495	Hispanic	35.5%	3,293	1,872	251	1,170
White	18.9%	1,874	1,381	139	354	White	32.9%	35,582	20,584	3,294	11,704
<b>Low-Moderate Income</b>						<b>Low-Moderate Income</b>					
American Indian	58.9%	90	30	7	53	American Indian	62.2%	135	34	17	84
Asian	57.1%	14	5	1	8	Asian	20.7%	333	239	25	69
Black	50.0%	44	17	5	22	Black	45.3%	1,131	539	80	512
Hispanic	45.6%	2,802	1,144	381	1,277	Hispanic	40.1%	2,309	1,224	158	927
White	40.8%	233	114	24	95	White	51.7%	15,703	5,968	1,618	8,117
<b>Middle Income</b>						<b>Middle Income</b>					
American Indian	51.1%	47	17	6	24	American Indian	36.0%	50	28	4	18
Asian	14.3%	7	6	0	1	Asian	12.7%	228	182	17	29
Black	40.0%	60	34	2	24	Black	28.2%	517	335	36	146
Hispanic	32.2%	2,227	1,334	177	716	Hispanic	27.3%	604	384	55	165
White	22.2%	406	269	47	90	White	26.1%	8,765	5,605	868	2,292
<b>Upper Income</b>						<b>Upper Income</b>					
American Indian	32.3%	31	17	4	10	American Indian	21.6%	37	27	2	8
Asian	19.2%	52	40	2	10	Asian	9.5%	241	205	13	23
Black	22.3%	121	87	7	27	Black	21.9%	407	288	30	89
Hispanic	24.5%	2,047	1,395	150	502	Hispanic	20.5%	380	264	38	78
White	13.7%	1,235	998	68	169	White	11.7%	11,114	9,011	808	1,295
<b>Houston</b>						<b>San Antonio</b>					
	Denial rate	Applications	Originations	Not accepted*	Denied	Denial rate	Applications	Originations	Not accepted*	Denied	
<b>Total</b>						<b>Total</b>					
American Indian	38.3%	399	194	52	153	American Indian	49.1%	173	60	28	85
Asian	14.1%	3,488	2,711	284	493	Asian	24.6%	345	234	26	85
Black	40.9%	8,538	4,285	761	3,492	Black	43.1%	1,836	919	126	791
Hispanic	33.0%	14,222	8,129	1,401	4,692	Hispanic	44.2%	12,790	5,779	1,357	5,654
White	28.2%	58,382	36,209	5,738	16,435	White	29.1%	17,901	10,622	2,075	5,204
<b>Low-Moderate Income</b>						<b>Low-Moderate Income</b>					
American Indian	52.8%	197	65	28	104	American Indian	58.9%	90	23	14	53
Asian	19.4%	1,070	788	74	208	Asian	48.4%	93	38	10	45
Black	51.1%	4,545	1,850	374	2,321	Black	58.2%	804	274	62	468
Hispanic	35.9%	9,848	5,352	958	3,538	Hispanic	53.0%	6,951	2,505	764	3,682
White	50.5%	19,201	7,235	2,277	9,689	White	51.9%	5,461	1,839	786	2,836
<b>Middle Income</b>						<b>Middle Income</b>					
American Indian	32.3%	96	49	16	31	American Indian	46.3%	41	15	7	19
Asian	12.6%	923	733	74	116	Asian	18.8%	85	63	6	16
Black	31.1%	2,177	1,277	223	677	Black	37.4%	473	264	32	177
Hispanic	30.6%	2,752	1,617	292	843	Hispanic	39.4%	3,326	1,664	353	1,309
White	28.2%	13,852	8,418	1,522	3,912	White	30.6%	4,269	2,396	565	1,308
<b>Upper Income</b>						<b>Upper Income</b>					
American Indian	17.0%	106	80	8	18	American Indian	31.0%	42	22	7	13
Asian	11.3%	1,495	1,190	136	169	Asian	14.4%	167	133	10	24
Black	27.2%	1,816	1,158	164	494	Black	26.1%	559	381	32	146
Hispanic	19.2%	1,622	1,160	151	311	Hispanic	26.4%	2,513	1,610	240	663
White	11.2%	25,329	20,556	1,939	2,834	White	13.0%	8,171	6,387	724	1,060

*Continued on page 8*

Table 2 (continued)

## 1997 Home Purchase Loan Denials by Ethnicity and Income Level

Brownsville						Laredo					
	Denial rate	Applications	Originations	Not accepted*	Denied		Denial rate	Applications	Originations	Not accepted*	Denied
<b>Total</b>						<b>Total</b>					
American Indian	45.5%	11	5	1	5	American Indian	66.7%	12	3	1	8
Asian	14.3%	42	29	7	6	Asian	22.2%	9	7	0	2
Black	32.0%	25	15	2	8	Black	33.3%	12	7	1	4
Hispanic	42.0%	2,819	1,390	246	1,183	Hispanic	49.1%	3,728	1,419	477	1,832
White	19.0%	828	620	51	157	White	37.6%	271	131	38	102
<b>Low-Moderate Income</b>						<b>Low-Moderate Income</b>					
American Indian	0	1	1	0	0	American Indian	66.7%	6	2	0	4
Asian	50.0%	4	0	2	2	Asian	0	1	1	0	0
Black	100.0%	2	0	0	2	Black	100.0%	2	0	0	2
Hispanic	58.3%	863	299	61	503	Hispanic	59.1%	1,463	393	205	865
White	49.3%	73	31	6	36	White	82.1%	39	1	6	32
<b>Middle Income</b>						<b>Middle Income</b>					
American Indian	100.0%	1	0	0	1	American Indian	100.0%	1	0	0	1
Asian	66.7%	3	1	0	2	Asian	100.0%	1	0	0	1
Black	100.0%	2	0	0	2	Black	100.0%	2	0	0	2
Hispanic	45.9%	809	337	101	371	Hispanic	49.4%	1,225	451	169	605
White	32.3%	96	55	10	31	White	50.0%	50	17	8	25
<b>Upper Income</b>						<b>Upper Income</b>					
American Indian	44.4%	9	4	1	4	American Indian	60.0%	5	1	1	3
Asian	5.7%	35	28	5	2	Asian	14.3%	7	6	0	1
Black	19.0%	21	15	2	4	Black	0	8	7	1	0
Hispanic	26.9%	1,147	754	84	309	Hispanic	34.8%	1,040	575	103	362
White	13.7%	659	534	35	90	White	24.7%	182	113	24	45
<b>Las Cruces</b>						<b>Shreveport</b>					
	Denial rate	Applications	Originations	Not accepted*	Denied		Denial rate	Applications	Originations	Not accepted*	Denied
<b>Total</b>						<b>Total</b>					
American Indian	48.7%	78	31	9	38	American Indian	54.1%	37	12	5	20
Asian	6.3%	16	14	1	1	Asian	13.0%	54	41	6	7
Black	47.5%	40	16	5	19	Black	44.6%	1,785	815	173	797
Hispanic	48.4%	2,831	1,018	442	1,371	Hispanic	39.2%	74	43	2	29
White	26.8%	1,640	1,012	188	440	White	30.9%	6,865	3,855	891	2,119
<b>Low-Moderate Income</b>						<b>Low-Moderate Income</b>					
American Indian	52.2%	46	16	6	24	American Indian	68.2%	22	4	3	15
Asian	50.0%	2	1	0	1	Asian	12.5%	8	5	2	1
Black	66.7%	21	4	3	14	Black	52.1%	1,017	394	93	530
Hispanic	55.5%	1,603	478	235	890	Hispanic	37.9%	29	17	1	11
White	42.9%	441	194	58	189	White	46.9%	2,287	884	330	1,073
<b>Middle Income</b>						<b>Middle Income</b>					
American Indian	50.0%	22	8	3	11	American Indian	44.4%	9	3	2	4
Asian	0	6	5	1	0	Asian	23.1%	13	10	0	3
Black	36.4%	11	5	2	4	Black	41.1%	472	219	59	194
Hispanic	43.3%	704	269	130	305	Hispanic	69.6%	23	7	0	16
White	32.3%	412	223	56	133	White	33.5%	1,934	1,012	274	648
<b>Upper Income</b>						<b>Upper Income</b>					
American Indian	30.0%	10	7	0	3	American Indian	16.7%	6	5	0	1
Asian	0	8	8	0	0	Asian	9.1%	33	26	4	3
Black	12.5%	8	7	0	1	Black	24.7%	296	202	21	73
Hispanic	33.6%	524	271	77	176	Hispanic	9.1%	22	19	1	2
White	15.0%	787	595	74	118	White	15.1%	2,644	1,959	287	398

\* Applications approved but not accepted by customer.

## NOTES:

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

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

SOURCE: Federal Financial Institutions Examination Council, 1997 Home Mortgage Disclosure Act Reports.



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