2. Home lending, by type and purpose of loan and by type of lender, 1996

Percent distribution, by number of loans¹

Type of lender					
Purpose of loan	Commercial bank	Savings association	Credit union	Mortgage company ²	Total
Home purchase	20.9	18.9	1.7	58.4	100
FHA-insured	8.3	9.5	.2	82.1	100
VA-guaranteed	9.4	9.6	2.0	79.1	100
FmHa-insured	14.2	8.4	.1	77.2	100
Conventional	24.6	21.8	2.0	51.5	100
Home refinancing	31.9	16.0	4.1	48.0	100
Home improvement .	62.7	7.0	11.3	19.0	100
Multifamily ³	52.4	39.7	.6	7.3	100
Total	31.0	16.2	3.9	48.9	100

^{1.} In this and subsequent tables components may not sum to totals because of rounding.

SOURCE. FFIEC, Home Mortgage Disclosure Act data.

^{2.} Includes independent mortgage companies and mortgage companies affiliated with a commercial bank or savings association.

^{3.} Dwellings for five or more families