2. Home lending, by type and purpose of loan and by type of lender, 1996 Percent distribution, by number of loans ${ }^{1}$

| Type of lender |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Purpose of loan | Commercial <br> bank | Savings <br> association | Credit <br> union | Mortgage <br> 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 ${ }^{3} \ldots \ldots .$. | 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.
2. Includes independent mortgage companies and mortgage companies affiliated with a commercial bank or savings association.
3. Dwellings for five or more families

SOURCE. FFIEC, Home Mortgage Disclosure Act data.

