

9. (continued)

9. All home purchase loans by racial or ethnic group and income of borrowers, 1990-97<sup>1</sup>

Number of loans and percentage change

Borrower characteristic	Number of loans								Percentage change							Memo: Percentage change 1993-97 <sup>2</sup>
	Year								Period							
	1990	1991	1992	1993 <sup>2</sup>	1994 <sup>2</sup>	1995 <sup>2</sup>	1996 <sup>2</sup>	1997 <sup>2</sup>	1990-1991	1991-1992	1992-1993 <sup>2</sup>	1993-1994 <sup>2</sup>	1994-1995 <sup>2</sup>	1995-1996 <sup>2</sup>	1996-1997 <sup>2</sup>	
<b>Borrower</b>																
<i>Racial or ethnic</i>																
American Indian	9,151	8,781	9,840	11,936	13,986	13,562	15,111	14,933	-4.0	12.1	21.3	17.2	-3.0	11.4	-1.2	25.1
Asian	78,345	73,804	76,943	91,369	104,981	97,384	105,344	118,190	-5.8	4.3	18.7	14.9	-7.2	8.2	12.2	29.4
Hispanic	100,022	98,529	101,807	157,434	201,456	216,049	245,026	254,382	-1.5	3.3	54.6	28.0	7.2	13.4	3.8	61.6
Black	94,624	95,399	106,581	162,379	218,310	240,268	247,692	257,233	.8	11.7	52.4	34.4	10.1	3.1	3.9	58.4
White	1,733,981	1,751,767	2,022,875	2,577,772	2,804,382	2,718,061	2,937,986	2,997,069	1.0	15.5	27.4	8.8	-3.1	8.1	2.0	16.3
<i>Income (percentage)</i>																
Less than 80	315,623	376,859	436,459	667,446	767,532	738,015	868,950	920,954	19.4	15.8	52.9	15.0	-3.8	17.7	6.0	38.0
80-99	231,405	249,722	290,432	397,365	435,902	425,395	484,434	496,160	7.9	16.3	36.8	9.7	-2.4	13.9	2.4	24.9
100-119	224,897	241,772	273,802	357,115	385,442	373,991	417,944	424,718	7.5	13.2	30.4	7.9	-3.0	11.8	1.6	18.9
120 or more	931,017	882,727	944,572	1,115,708	1,215,959	1,205,130	1,346,164	1,415,990	-5.2	7.0	18.1	9.0	-9	11.7	5.2	26.9
Borrower	Number of loans								Percentage change							Memo:

9. (continued)

characteristic																Percentage change 1993-97 <sup>2</sup>
	Year								Period							
	1990	1991	1992	1993 <sup>2</sup>	1994 <sup>2</sup>	1995 <sup>2</sup>	1996 <sup>2</sup>	1997 <sup>2</sup>	1990-1991	1991-1992	1992-1993 <sup>2</sup>	1993-1994 <sup>2</sup>	1994-1995 <sup>2</sup>	1995-1996 <sup>2</sup>	1996-1997 <sup>2</sup>	
<b>Census Tract</b>																
<i>Racial composition</i> (minorities as a																
Less than 10	1,057,610	1,104,698	1,054,708	1,363,027	1,444,035	1,399,694	1,618,386	1,674,913	4.5	4.5	29.2	5.9	-3.1	15.6	3.5	22.9
10-19	296,312	299,882	424,011	550,431	609,012	589,512	690,148	731,725	1.2	41.4	29.8	10.6	-3.2	17.1	6.0	32.9
20-49	218,308	210,245	331,570	435,920	496,891	485,225	563,150	596,707	-3.7	57.7	31.5	14.0	-2.3	16.1	6.0	36.9
50-79	67,823	59,997	96,378	127,923	147,902	146,416	163,459	174,978	-11.5	60.6	32.7	15.6	-1.0	11.6	7.0	36.8
80-100	44,141	38,252	53,492	70,401	84,272	89,124	95,386	103,340	-13.3	39.8	31.6	19.7	5.8	7.0	8.3	46.8
<i>Income of census</i>																
Low or moderate	190,749	175,084	225,604	292,362	325,047	342,731	388,933	410,471	-8.2	28.9	29.6	11.2	5.4	13.5	5.5	40.4
Middle <sup>4</sup>	979,829	985,445	996,884	1,302,895	1,428,781	1,386,839	1,592,811	1,653,050	.6	1.2	30.7	9.7	-2.9	14.9	3.8	26.9
Upper <sup>4</sup>	513,616	552,545	737,671	961,832	1,035,989	989,608	1,160,210	1,229,489	7.6	33.5	30.4	7.7	-4.5	17.2	6.0	27.8

1. Includes both conventional and government-backed home purchase loans.

2. Includes loans reported by independent mortgage companies, which were not covered before 1993.

3. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

4. Census tracts are categorized by the median family income for the tract relative to the median income for the metropolitan statistical area (MSA) in which the tract is located. Categories are defined as follows: *low or moderate*, median family income for census tract less than 80 percent of median family income for MSA; *middle income*,

9. (continued)

median family income for census tract 80 percent to 119 percent of MSA median; *upper income*, median family income 120 percent or more of MSA median.

SOURCE. FFIEC, Home Mortgage Disclosure Act.