

Saint Paul: Race-Ethnicity of Mortgage Origination Loans by Lender Type, 2000-2002

Race-Ethnicity	2000				2001				2002			
	Prime Loans		Subprime Loans		Prime Loans		Subprime Loans		Prime Loans		Subprime Loans	
Conventional Home Purchase												
American Indian	9	0.3%	3	0.9%	14	0.4%	0	0.0%	17	0.4%	1	0.3%
Asian-Pacific Islander	313	10.0%	16	5.0%	337	9.7%	28	11.1%	367	9.1%	70	18.3%
Black	92	2.9%	49	15.4%	91	2.6%	23	9.1%	120	3.0%	50	13.1%
Hispanic	86	2.8%	10	3.1%	127	3.6%	18	7.1%	123	3.1%	14	3.7%
White	2,176	69.8%	182	57.1%	2,467	70.7%	129	51.0%	2,751	68.4%	170	44.4%
Other	18	0.6%	3	0.9%	20	0.6%	6	2.4%	27	0.7%	1	0.3%
Joint	63	2.0%	4	1.3%	54	1.5%	3	1.2%	56	1.4%	10	2.6%
Race Unavailable	362	11.6%	52	16.3%	377	10.8%	46	18.2%	562	14.0%	67	17.5%
Total	3,119	100.0%	319	100.0%	3,487	100.0%	253	100.0%	4,023	100.0%	383	100.0%
Refinance												
American Indian	5	0.2%	3	0.3%	24	0.3%	6	0.5%	35	0.3%	7	0.5%
Asian-Pacific Islander	91	4.2%	45	4.7%	346	4.3%	32	2.5%	450	4.4%	73	4.7%
Black	82	3.8%	103	10.9%	188	2.3%	121	9.3%	236	2.3%	127	8.2%
Hispanic	49	2.3%	15	1.6%	157	1.9%	31	2.4%	200	2.0%	54	3.5%
White	1,487	69.1%	541	57.1%	5,948	73.8%	727	56.1%	7,280	71.4%	888	57.3%
Other	14	0.7%	6	0.6%	82	1.0%	16	1.2%	96	0.9%	16	1.0%
Joint	33	1.5%	12	1.3%	124	1.5%	23	1.8%	179	1.8%	21	1.4%
Race Unavailable	391	18.2%	223	23.5%	1,196	14.8%	339	26.2%	1,714	16.8%	363	23.4%
Total	2,152	100.0%	948	100.0%	8,065	100.0%	1,295	100.0%	10,190	100.0%	1,549	100.0%
Home Improvement												
American Indian	4	0.3%	0	0.0%	2	0.1%	0	0.0%	5	0.5%	0	0.0%
Asian-Pacific Islander	39	2.8%	5	3.5%	48	3.4%	1	1.5%	33	3.5%	2	2.3%
Black	43	3.1%	8	5.6%	44	3.1%	3	4.4%	39	4.2%	4	4.6%
Hispanic	24	1.7%	4	2.8%	30	2.1%	1	1.5%	25	2.7%	1	1.1%
White	962	69.0%	63	44.1%	846	60.4%	15	22.1%	588	63.2%	19	21.8%
Other	5	0.4%	0	0.0%	2	0.1%	0	0.0%	28	3.0%	1	1.1%
Joint	19	1.4%	3	2.1%	24	1.7%	0	0.0%	11	1.2%	2	2.3%
Race Unavailable	298	21.4%	60	42.0%	404	28.9%	48	70.6%	201	21.6%	58	66.7%
Total	1,394	100.0%	143	100.0%	1,400	100.0%	68	100.0%	930	100.0%	87	100.0%

Source: FFIEC (2003)

Suburban Ramsey County: Race-Ethnicity of Mortgage Origination Loans by Lender Type, 2000-2002

Race-Ethnicity	2000				2001				2002			
	Prime Loans		Subprime Loans		Prime Loans		Subprime Loans		Prime Loans		Subprime Loans	
Conventional Home Purchase												
American Indian	6	0.2%	3	1.0%	4	0.1%	0	0.0%	9	0.3%	0	0.0%
Asian-Pacific Islander	169	5.5%	10	3.3%	151	4.8%	8	3.9%	165	5.2%	8	4.4%
Black	25	0.8%	4	1.3%	33	1.0%	4	2.0%	43	1.4%	4	2.2%
Hispanic	19	0.6%	1	0.3%	26	0.8%	4	2.0%	32	1.0%	4	2.2%
White	2,466	80.7%	182	59.5%	2,524	79.6%	113	55.1%	2,415	76.4%	133	73.1%
Other	26	0.9%	4	1.3%	27	0.9%	1	0.5%	34	1.1%	3	1.6%
Joint	35	1.1%	4	1.3%	51	1.6%	2	1.0%	58	1.8%	3	1.6%
Race Unavailable	310	10.1%	98	32.0%	353	11.1%	73	35.6%	407	12.9%	27	14.8%
Total	3,056	100.0%	306	100.0%	3,169	100.0%	205	100.0%	3,163	100.0%	182	100.0%
Refinance												
American Indian	1	0.1%	3	0.8%	9	0.1%	2	0.3%	29	0.2%	2	0.2%
Asian-Pacific Islander	34	1.8%	4	1.0%	209	2.3%	5	0.8%	268	2.3%	12	1.4%
Black	15	0.8%	5	1.3%	49	0.5%	8	1.3%	74	0.6%	12	1.4%
Hispanic	8	0.4%	3	0.8%	50	0.5%	1	0.2%	52	0.4%	6	0.7%
White	1,504	78.2%	261	66.8%	7,296	80.1%	416	67.2%	9,273	78.8%	578	66.7%
Other	12	0.6%	0	0.0%	63	0.7%	2	0.3%	113	1.0%	7	0.8%
Joint	21	1.1%	11	2.8%	131	1.4%	9	1.5%	169	1.4%	10	1.2%
Race Unavailable	328	17.1%	104	26.6%	1,304	14.3%	176	28.4%	1,794	15.2%	239	27.6%
Total	1,923	100.0%	391	100.0%	9,111	100.0%	619	100.0%	11,772	100.0%	866	100.0%
Home Improvement												
American Indian	1	0.1%	0	0.0%	0	0.0%	0	0.0%	1	0.2%	0	0.0%
Asian-Pacific Islander	29	2.8%	1	1.5%	14	1.5%	0	0.0%	5	0.8%	0	0.0%
Black	8	0.8%	0	0.0%	5	0.5%	0	0.0%	10	1.6%	1	1.8%
Hispanic	5	0.5%	0	0.0%	2	0.2%	0	0.0%	2	0.3%	0	0.0%
White	743	71.0%	32	48.5%	594	64.3%	12	29.3%	440	69.8%	12	21.1%
Other	5	0.5%	0	0.0%	4	0.4%	0	0.0%	19	3.0%	0	0.0%
Joint	13	1.2%	0	0.0%	12	1.3%	0	0.0%	6	1.0%	0	0.0%
Race Unavailable	243	23.2%	33	50.0%	293	31.7%	29	70.7%	147	23.3%	44	77.2%
Total	1,047	100.0%	66	100.0%	924	100.0%	41	100.0%	630	100.0%	57	100.0%

Source: FFIEC (2003)