

Appendix Table 9b. Mortgage Loans Purchased by Income and Race of Borrower and by Type of Secondary Market Purchaser (Total, Noncentral City) (continued)

Borrower Characteristics	Commercial Banks		Savings and Loans		Life Insurance Companies		Affiliates of Institutions		Other Purchasers	
	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)
<b>Income 100-120% of MSA median</b>										
American Indian	*	2.8	0.1	0.1	0.1	0.9	0.1	6.9	0.1	17.7
Asian	0.3	2.7	0.3	2.0	0.1	0.1	0.2	4.0	0.4	17.1
Black	0.9	5.1	0.5	2.6	0.1	0.1	0.4	5.2	0.8	28.5
Hispanic	0.4	2.0	0.5	2.2	0.1	0.1	0.2	2.5	0.8	22.7
White	13.1	3.5	11.9	3.1	10.0	0.4	11.9	7.5	11.8	19.1
Other	*	2.2	*	1.2	0.1	0.4	0.1	7.5	0.1	16.3
Joint (white/minority)	0.3	3.8	0.2	2.5	0.4	0.6	0.2	5.3	0.3	24.6
<b>Total</b>	15.2	3.5	13.3	3.0	10.9	0.4	13.0	7.0	14.1	19.7
<b>Income more than 120% of MSA median</b>										
American Indian	0.2	2.4	0.3	4.0	0.7	1.4	0.3	8.4	0.2	18.2
Asian	2.2	2.7	3.0	3.7	6.7	1.2	1.6	4.6	2.6	19.4
Black	1.6	3.5	1.4	3.1	1.8	0.6	1.3	6.9	1.7	22.9
Hispanic	1.6	2.1	2.5	3.2	1.7	0.4	0.7	2.3	2.4	19.3
White	43.9	3.1	52.6	3.7	55.9	0.6	54.8	9.3	38.9	16.9
Other	0.2	2.6	0.2	2.2	0.6	1.0	0.4	10.4	0.3	18.8
Joint (white/minority)	1.2	3.2	1.4	3.6	1.4	0.6	1.1	6.6	1.2	19.6
<b>Total</b>	50.9	3.1	61.4	3.6	68.8	0.6	60.1	8.6	47.3	17.3
<b>Total (all)</b>	100.0	3.4	100.0	3.3	100.0	0.5	100.0	8.0	100.0	20.5

Source: Home Mortgage Disclosure Act, 1990 data, Board of Governors of the Federal Reserve System.

Note: MSA = metropolitan statistical area.

<sup>a</sup>Market share equals the number of loans purchased by secondary market institutions from a particular category of borrower as a percent of loans purchased.

\* Less than 0.05 percent.

Appendix Table 10a. Home Loan Activity by Census Tract Characteristics and by Type of Lending Institution  
(Total, Central City)

Census Tract Characteristics	Total		Fannie Mae		GNMA		Freddie Mac		Farmers Home Administration	
	No. Loans	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)
<b>Racial composition</b>										
<10% minority	376,150	100.0	50.2	23.9	49.2	31.4	44.5	12.3	44.5	0.1
10-19% minority	148,713	100.0	19.8	21.6	20.8	33.6	20.6	14.4	18.4	0.1
20-49% minority	135,048	100.0	18.0	20.8	18.8	33.3	19.9	15.3	16.5	0.1
50-79% minority	46,203	100.0	6.2	6.0	5.7	29.8	8.3	18.6	13.0	0.3
80-100% minority	43,070	100.0	5.7	21.3	5.5	30.5	6.7	16.2	7.6	0.2
<b>Total (all)</b>	749,184	100.0	100.0	22.7	100.0	32.0	100.0	13.8	100.0	0.2
<b>Income<sup>b</sup> and racial composition</b>										
<b>Low/moderate income</b>										
<10% minority	23,915	100.0	3.2	19.4	3.9	38.9	2.3	9.8	3.8	0.2
10-19% minority	16,978	100.0	2.3	18.8	2.7	38.7	1.9	11.3	1.9	0.1
20-49% minority	32,911	100.0	4.4	19.8	4.5	33.1	4.9	15.5	5.4	0.2
50-79% minority	23,835	100.0	3.2	21.2	2.9	29.0	4.4	19.2	5.0	0.2
80-100% minority	30,078	100.0	4.0	20.6	3.6	28.8	5.1	17.6	6.5	0.2
<b>Total</b>	127,717	100.0	17.0	20.0	17.6	33.2	18.5	15.1	22.6	0.2

Appendix Table 10a. Home Loan Activity by Census Tract Characteristics and by Type of Lending Institution (Total, Central City) (continued)

Census Tract Characteristics	No. Loans	Total		Fannie Mae		GNMA		Freddie Mac		Farmers Home Administration	
		Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)
<b>Middle income</b>											
<10% minority	204,470	27.3	100.0	26.3	21.9	29.4	34.5	21.8	11.0	26.4	0.1
10-19% minority	83,364	11.1	100.0	10.1	20.7	12.1	34.9	11.9	14.8	11.0	0.1
20-49% minority	77,987	10.4	100.0	9.5	20.6	11.3	34.9	11.5	15.3	7.8	0.1
50-79% minority	20,377	2.7	100.0	2.7	22.4	2.6	30.8	3.5	18.0	7.6	0.4
80-100% minority	12,196	1.6	100.0	1.6	22.4	1.8	34.9	1.5	12.8	1.1	0.1
<b>Total</b>	398,394	53.2	100.0	50.2	21.4	57.2	34.5	50.2	13.1	54.0	0.2
<b>Upper income</b>											
<10% minority	147,765	19.7	100.0	24.0	27.6	16.0	25.9	20.5	14.4	14.3	0.1
10-19% minority	48,371	6.5	100.0	6.9	24.3	5.9	29.5	6.8	14.7	5.4	0.1
20-49% minority	24,150	3.2	100.0	3.3	22.9	2.9	28.7	3.5	15.1	3.3	0.2
50-79% minority	1,991	0.3	100.0	0.3	26.8	0.2	28.5	0.3	16.2	0.4	0.2
80-100% minority	796	0.1	100.0	0.2	32.4	0.1	26.0	0.1	18.6		
<b>Total</b>	223,073	29.8	100.0	34.7	26.4	25.1	27.0	31.3	14.5	23.5	0.1
<b>Total (all)</b>	749,184	100.0	100.0	100.0	22.7	100.0	32.0	100.0	13.8	100.0	0.2

Appendix Table 10a. Home Loan Activity by Census Tract Characteristics and by Type of Lending Institution  
(Total, Central City) (continued)

Census Tract Characteristics	Commercial Banks		Savings and Loans		Life Insurance Companies		Affiliates of Institutions		Other Purchasers	
	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)
<b>Racial composition</b>										
<10% minority	51.4	2.5	41.7	2.5	53.1	0.7	58.6	7.2	50.0	19.4
10-19% minority	20.7	2.5	21.1	2.8	18.9	0.6	17.2	5.3	19.4	19.0
20-49% minority	16.4	2.2	18.2	2.7	18.3	0.7	14.9	5.1	18.3	19.8
50-79% minority	5.8	2.2	6.5	2.8	4.5	0.5	5.1	5.1	6.0	18.8
80-100% minority	5.7	2.4	6.4	2.9	5.1	0.6	4.2	4.5	6.3	21.4
<b>Total (all)</b>	100.0	2.4	100.0	2.6	100.0	0.7	100.0	6.2	100.0	19.5
<b>Income<sup>b</sup> and racial composition</b>										
<b>Low/moderate income</b>										
<10% minority	3.2	2.4	2.9	2.4	2.4	0.5	3.9	7.5	3.1	18.9
10-19% minority	2.3	2.4	2.4	2.8	1.3	0.4	2.3	6.2	2.2	19.3
20-49% minority	4.2	2.3	5.4	3.3	3.1	0.5	4.1	5.8	4.4	19.7
50-79% minority	3.1	2.4	3.8	3.2	2.1	0.4	3.0	5.8	3.0	18.6
80-100% minority	4.0	2.4	4.7	3.1	3.5	0.6	3.0	4.6	4.5	22.0
<b>Total</b>	16.9	2.4	19.4	3.0	12.4	0.5	16.3	5.9	17.4	19.8

Appendix Table 10a. Home Loan Activity by Census Tract Characteristics and by Type of Lending Institution (Total, Central City) (continued)

Census Tract Characteristics	Commercial Banks		Savings and Loans		Life Insurance Companies		Affiliates of Institutions		Other Purchasers	
	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)	Distribution (%)	Market Share <sup>a</sup> (%)
<b>Middle income</b>										
<10% minority	27.2	2.4	26.1	2.6	25.6	0.6	30.7	6.9	27.9	19.9
10-19% minority	11.1	2.4	11.4	2.7	10.3	0.6	8.6	4.8	10.9	19.1
20-49% minority	10.0	2.3	10.0	2.5	9.8	0.6	7.8	4.6	10.2	19.0
50-79% minority	2.4	2.1	2.4	2.3	2.3	0.6	1.9	4.2	2.7	19.1
80-100% minority	1.6	2.3	1.6	2.5	1.6	0.7	1.1	4.0	1.7	20.2
<b>Total</b>	52.2	2.3	52.0	2.6	49.6	0.6	50.1	5.8	53.4	19.5
<b>Upper income</b>										
<10% minority	21.0	2.6	18.1	2.4	25.1	0.8	24.0	7.5	19.0	18.7
10-19% minority	7.4	2.7	7.3	3.0	7.4	0.8	6.4	6.1	6.2	18.8
20-49% minority	2.2	1.7	2.8	2.2	5.3	1.1	3.0	3.0	3.7	22.5
50-79% minority	0.2	1.8	0.3	3.2	0.2	0.5	0.2	4.4	0.3	18.5
80-100% minority	0.1	2.0	0.1	2.3	*	0.1	0.1	5.8	0.1	12.8
<b>Total</b>	30.9	2.5	28.6	2.5	38.0	0.9	33.6	6.9	29.3	19.1
<b>Total (all)</b>	100.0	2.4	100.0	2.6	100.0	0.7	100.0	6.2	100.0	19.5

Source: Home Mortgage Disclosure Act, 1990 data, Board of Governors of the Federal Reserve System.

<sup>a</sup> Market Share equals the number of loans purchased by secondary market institutions from a particular category of census tract as a percent of loans purchased.

<sup>b</sup> Low/moderate income category consists of census tracts where median family income is less than 80 percent of the median family income for the metropolitan statistical area (MSA). Middle-income category consists of tracts where median family income is between 80 percent and 120 percent of median income for the MSA. Upper income tracts are those where median family exceeds 120 percent of the MSA median income.

\* Less than 0.05 percent.