

**Table 969. Home Improvement Loans by Race: 2007**

[Applications in thousands (6,991.8 represents 6,991,800), loan amount in millions of dollars (1,456,549.3 represents \$1,456,549,300,000). For purposes of categorization, the general rule is: The race (including situations where race was reported as not provided or not applicable) of the application is categorized by the race of the first person listed on the application unless the "joint" race definition applies]

Item	Unit	Total	White	Black	Asian	Joint <sup>1</sup>	Race not available <sup>2</sup>
Applications received							
Number . . . . .	1,000 . . . . .	6,991.8	1,528.7	261.4	48.2	29.8	301.9
Amount . . . . .	Mil. dol. . . . .	1,456,549.3	125,470.2	19,758.4	7,711.2	3,059.2	26,440.0
Loans originated							
Number . . . . .	1,000 . . . . .	4,230.9	733.2	75.7	18.4	11.6	106.0
Amount . . . . .	Mil. dol. . . . .	876,755.2	57,923.9	5,698.7	3,179.9	1,153.6	10,353.1
Applications approved but not accepted							
Number . . . . .	1,000 . . . . .	689.0	127.9	17.3	5.6	2.3	33.7
Amount . . . . .	Mil. dol. . . . .	145,784.7	10,804.5	1,289.0	890.3	231.8	2,670.3
Applications denied							
Number . . . . .	1,000 . . . . .	1,318.1	536.0	145.3	19.3	12.7	126.2
Amount . . . . .	Mil. dol. . . . .	266,917.8	40,966.6	10,119.0	2,652.2	1,254.2	9,137.1
Applications withdrawn							
Number . . . . .	1,000 . . . . .	583.3	107.3	19.5	3.8	2.7	28.3
Amount . . . . .	Mil. dol. . . . .	129,372.3	12,655.1	2,249.4	734.3	354.8	3,299.3
Files closed for incompleteness							
Number . . . . .	1,000 . . . . .	170.5	24.2	3.6	1.2	0.5	7.7
Amount . . . . .	Mil. dol. . . . .	37,719.3	3,120.2	402.3	254.5	64.7	980.1

<sup>1</sup> Joint means one applicant reports a single designation of "White" and the other applicant reports one or more minority racial designations. <sup>2</sup> "Not available" includes situations where information was not provided or not applicable.

Source: Federal Financial Institutions Examination Council, "HMDA National Aggregate Report," annual. See also <<http://www.ffiec.gov/hmdaadwebreport/nataggwelcome.aspx>>.