Number Approved   543   10,051   999   2,287   2,779   1,546   2,138   1,298   2,964   5,215   1,050   838   18,254   31,708   100     Number Denied Approval   77   955   98   185   271   139   135   231   259   419   148   10.06   1.644   3,017   11     Percent Denied   12.42   8.68   8.93   7.48   8.89   8.25   5.94   15.11   8.04   7.44   12.35   10.66   8.86   8.86   8.87   7.48   8.89   8.25   5.94   15.11   8.04   7.44   12.35   10.66   5115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$115,205   \$114,405   \$115,205   \$115,205   \$115,205   \$115,205   \$114,100   \$138   \$112,205   \$115,205   \$115,205   \$114,100   \$112   \$22 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>														
Here   Ashtabila   Cuyahoga   Geauge   Lake   Lorain   Mahoning   Medina'   Portage   Stark   Summit   Trumbul   Wave   Area   Region     Number of Loan Applications   620   11,006   1,097   2,472   3,050   1,685   2,273   1,529   3,223   5,634   1,198   983   19,898   419,898   419,898   419,898   419,898   419,898   419,898   419,898   419,898   419,298   419   148   100   1,464   30,170   100   1,492   419   148   100   1,464   30,170   100   419   414   123   10,66   326   419   414   123   10,66   326   419   414   100   1,644   30,170   513,198   513,188   513,458   513,458   513,458   513,458   513,452   517,592   512,212   517,450   5115,223   514,001   514,001   514,001   514,001   514,001   514,001   514,001   514,001		C O U N T I E S												
Here   Ashtabua   Cuyahoga*   Geauga*   Lake*   Lorain   Mahonin   Medina*   Portage   Stark   Summit   Tumbul   Wampe   Area*   Region     Number Approved   563   11,006   1,007   2,272   3,070   1,529   3,223   5,634   1,198   938   19,898   34,725   11.006     Number Approved   77   955   98   185   271   139   152   131   259   419   448   10.016   44.03.01   10.01   44.03.01   139   123   129   149   448   10.06   16.64   3.01   15.01   8.04   7.44   12.35   110.06   16.826   8.68   9.748   8.89   8.25   5.94   151.1   8.04   7.013   510.005   511.749   511.838   511.8285   517.625   597.013   510.005   511.749   511.920   511.91.01   513.08   511.10.01   513.748   510.005   511.749   511.91.025   517.91.91   510.9	Cleveland- 12-County													
Number of Loan Applications   620   11,006   1,097   2,472   3,050   1,685   2,273   1,529   3,222   5,634   1,198   938   19,898   34,725   11.1     Number Approved   543   10,051   999   2,287   2,779   1,546   2,138   1,298   2,964   5,215   1,050   838   18,254   31,078   100     Number Denied Approval   77   955   98   185   271   139   135   231   259   419   148   100   1,644   30,07   31     Average Loan Amount (Denials)   \$114,556   \$173,922   \$247,869   \$163,961   \$181,219   \$134,166   \$208,727   \$179,570   \$152,912   \$174,870   \$115,226   \$149,476   \$181,908   \$171,398   \$171,398   \$171,398   \$172,48   \$100,405   \$117,740   \$150,827   \$114,100   \$132,828   \$170,184   \$100,405   \$117,740   \$150,827   \$141,007   \$26,53   83   \$142,929   \$4,276   \$183,92	Elyria Metro NE Ohio													
Number Approved   543   10.051   999   2,287   2,779   1,546   2,138   1,298   2,964   5,215   1,050   838   18,254   31,708   100     Number Denied Approval   77   955   98   185   271   139   135   231   259   419   148   100   1.644   3,017   11     Percent Denied   12.42   8.68   8.93   7.48   8.89   8.25   5.94   15.11   8.04   7.44   12.35   10.66   8.26   8.69   7     Average Loan Amount (Approval)   \$114,556   \$173,922   \$247,869   \$158,551   \$118,683   \$112,892   \$176,252   \$97,208   \$127,409   \$115,226   \$149,476   \$133,227   \$141,001   \$133,283   \$12,902   4,580   981   42.6   663   \$141,101   \$133,283   \$127,409   \$14,550   \$141,001   \$133,283   \$141,60   \$100,90   \$114,350   \$116,303   \$114,202,2150   \$141,101   \$132,225   \$141,01 <td>it Trumbull Wayne Area * Region Ohio</td> <td>Trumbull</td> <td>Summit</td> <td>Stark</td> <td>Portage</td> <td>Medina *</td> <td>Mahoning</td> <td>Lorain *</td> <td>Lake *</td> <td>Geauga *</td> <td>Cuyahoga *</td> <td>Ashtabula</td> <td></td> <td></td>	it Trumbull Wayne Area * Region Ohio	Trumbull	Summit	Stark	Portage	Medina *	Mahoning	Lorain *	Lake *	Geauga *	Cuyahoga *	Ashtabula		
Number Denied Approval   77   955   98   185   271   139   135   231   259   419   148   100   1,644   3,017   113     Percent Denied   12.42   8.68   8.89   7.48   8.89   8.25   5.94   15.11   8.04   7.44   12.35   10.66   8.26   8.89   5.17   9.15   9.11   9.11   1.12   9.25   9.17   9.13   1.20   9.13   8.12   9.90   1.134   2.902   4.276   8.69   7.44   15.079   2.65   8.38   8.25   1.479   2.061   1.321   <	4 1,198 938 19,898 34,725 113,704	1,198	5,634	3,223	1,529	2,273	1,685	3,050	2,472	1,097	11,006	620	Number of Loan Applications	
Total   Percent Denied   12.42   8.68   8.93   7.48   8.89   8.25   5.94   15.11   8.04   7.44   12.35   10.66   8.26   8.69   12.11     Average Loan Amount (Approvals)   \$114,556   \$173,922   \$247,869   \$158,551   \$118,219   \$134,166   \$208,727   \$179,570   \$152,912   \$174,870   \$115,226   \$149,476   \$181,008   \$171,398   \$171,398   \$171,398   \$177,398   \$177,48   \$100,40   \$108,494   \$149,200   \$205,914   \$158,551   \$118,683   \$112,892   \$172,409   \$172,409   \$177,40   \$110,820   \$177,40   \$150,827   \$141,001   \$133   \$177,40   \$150,827   \$141,001   \$133   \$177,49   \$100,40   \$177,40   \$150,827   \$171,700   \$150,827   \$141,001   \$133   \$177,40   \$150,827   \$171,400   \$150,827   \$171,400   \$100,40   \$171,40   \$150,827   \$171,400   \$150,827   \$171,400   \$150,827   \$171,400   \$150,827   \$171,400   \$150,827   \$1	5 1,050 838 18,254 31,708 101,921	1,050	5,215	2,964	1,298	2,138	1,546	2,779	2,287	999	10,051	543	Number Approved	
Percent Denied   12.42   8.68   8.93   7.48   8.89   8.25   5.94   15.11   8.04   7.44   12.35   10.66   8.26   8.68   3     Average Loan Amount (Approvals)   \$114,556   \$173,92   \$247,869   \$163,961   \$181,289   \$170,525   \$97,208   \$127,1470   \$150,205   \$141,400   \$150,837   \$141,001   \$133     Mumber of Loan Applications   548   8,268   972   2,196   2,694   1,479   2,061   1,321   2,902   4,580   981   826   16,191   28,828   972     Number of Loan Applications   548   8,268   972   2,196   2,694   1,479   2,061   1,321   2,902   4,580   981   426   16,191   28,828   972   111   187   203   304   112   28.12   2,175   4   4,172   2,175   4   12,175   4   12,175   4   12,175   4   12,175   4   12,175   4   12,175<	9 148 100 1,644 3,017 11,783	148	419	259	231	135	139	271	185	98	955	77	Number Denied Approval	Total
Average Loan Amount (Denials)   \$108,494   \$149,280   \$205,194   \$158,551   \$118,683   \$112,892   \$176,252   \$97,208   \$170,184   \$100,405   \$117,740   \$150,827   \$141,001   \$133     Number of Loan Applications   548   8,268   972   2,196   2,694   1,479   2,061   1,321   2,902   4,580   981   826   16,191   28,828   992     Number Approved   480   7,718   891   2,044   2,476   1,372   1,950   1,134   2,699   4,276   869   744   15,079   26,653   83     Number Approved   480   7,718   891   2,044   2,476   1,372   1,950   1,134   2,699   4,276   869   744   15,079   26,653   83     Number Denied Approval   612,41   65   8.33   6.92   8.09   7.23   5.93   14,16   7.04   \$113,972   \$151,650   \$103,75   \$112,023   \$177,425   \$177,49   \$14,001   \$13	4 12.35 10.66 8.26 8.69 10.36	12.35	7.44	8.04	15.11	5.94	8.25	8.89	7.48	8.93	8.68	12.42	Percent Denied	TOLAT
Number of Loan Applications   548   8,268   972   2,196   2,694   1,479   2,061   1,321   2,902   4,580   981   826   16,191   28,828   991     Number Approved   480   7,718   891   2,044   2,476   1,372   1,950   1,134   2,699   4,276   869   744   15,079   26,653   83     Number Denied Approval   68   550   81   152   218   107   111   187   203   304   112   82   1,112   2,175   8     Average Loan Amount (Approval)   \$113,433   \$172,866   \$247,220   \$162,093   \$179,437   \$151,85   \$206,939   \$178,787   \$152,828   \$103,757   \$181,824   \$170,252   \$177     Average Loan Amount (Denials)   \$99,765   \$157,555   \$203,049   \$151,553   \$116,468   \$108,486   \$170,468   \$93,353   \$12,904   \$131,313   \$131,313   \$131,313   \$141   \$131,317   \$151,462   \$118,128   \$1232		-				\$208,727	\$134,166					\$114,556	Average Loan Amount (Approvals)	
Number Approved   480   7,718   891   2,044   2,476   1,372   1,950   1,134   2,699   4,276   869   744   15,079   26,653   883     Number Denied Approval   68   550   81   152   218   107   111   187   203   304   112   82   1,112   2,175   54     Average Loan Amount (Approvals)   \$113,433   \$172,866   \$247,220   \$162,093   \$179,437   \$135,185   \$206,939   \$178,787   \$152,828   \$172,416   \$113,972   \$151,462   \$181,284   \$170,252   \$171,400   \$13,910   \$133,910	4 \$100,405 \$117,740 \$150,827 \$141,001 \$138,446	\$100,405	\$170,184	\$127,409	\$97,208	\$176,252	\$112,892	\$118,683	\$158,551	\$205,194	\$149,280	\$108,494	Average Loan Amount (Denials)	
White   Number Denied Approval   68   550   81   152   218   107   111   187   203   304   112   82   1,112   2,175   84     White   Percent Denied   12.41   6.65   8.33   6.92   8.09   7.23   5.39   14.16   7.00   6.64   11.42   9.93   6.87   7.54     Average Loan Amount (Approvals)   \$113,433   \$172,866   \$247,220   \$162,093   \$179,437   \$135,185   \$206,939   \$178,787   \$152,828   \$172,416   \$113,972   \$151,462   \$181,284   \$170,252   \$17     Average Loan Amount (Denials)   \$99,765   \$157,555   \$203,049   \$151,553   \$116,468   \$108,486   \$170,468   \$93,353   \$129,039   \$160,438   \$103,375   \$118,500   \$153,282   \$137,109   \$133   \$133   \$129,009   \$160,438   \$103,375   \$118,500   \$153,282   \$137,109   \$133   \$143   \$129,009   \$160,438   \$103,375   \$118,500   \$133   \$143			4,580	2,902	1,321	2,061	1,479	2,694	2,196	972	8,268	548	Number of Loan Applications	
White   Percent Denied   12.41   6.65   8.33   6.92   8.09   7.23   5.39   14.16   7.00   6.64   11.42   9.93   6.87   7.54     Average Loan Amount (Approvals)   \$113,433   \$172,866   \$247,220   \$162,093   \$179,437   \$135,185   \$206,939   \$178,787   \$152,828   \$172,416   \$113,972   \$151,462   \$181,284   \$170,252   \$170,437   \$135,185   \$206,939   \$178,787   \$152,828   \$172,416   \$113,972   \$151,462   \$181,284   \$170,252   \$170,453   \$180,486   \$103,375   \$118,500   \$153,282   \$139,109   \$133     Average Loan Amount (Denials)   \$99,765   \$157,555   \$203,049   \$151,553   \$116,468   \$108,486   \$170,468   \$93,353   \$120,3375   \$118,500   \$153,282   \$139,109   \$133     Mumber of Loan Applications   6   810   6   40   40   38   17   19   64   226   36   11   913   1,313   \$173,133   \$163,133	6 869 744 15,079 26,653 83,880	869			1,134		-	2,476	2,044	891	7,718	480	Number Approved	
Percent Denied   12.41   6.65   8.33   6.92   8.09   7.23   5.39   14.16   7.00   6.64   11.42   9.93   6.87   7.54     Average Loan Amount (Approvals)   \$113,433   \$172,866   \$247,220   \$162,093   \$179,437   \$152,828   \$172,416   \$113,972   \$151,462   \$139,109   \$137     Average Loan Amount (Denials)   \$997,655   \$203,049   \$151,555   \$104,68   \$108,486   \$170,468   \$93,353   \$129,039   \$160,438   \$103,375   \$118,500   \$153,282   \$139,109   \$137     Mumber of Loan Applications   6   810   6   40   400   38   17   19   64   226   36   11   913   1,313   40     Number of Loan Applications   6   637   3   35   34   322   166   15   54   198   277   6   725   1,063   32     Number openced Approval   0.00   21.36   50.00   12.50   15.00												68	Number Denied Approval	White
Average Loan Amount (Denials)   \$99,765   \$157,555   \$203,049   \$151,553   \$116,468   \$103,486   \$129,039   \$160,438   \$103,375   \$118,500   \$153,282   \$139,109   \$133,375     Number of Loan Applications   6   810   6   400   400   38   17   19   64   226   36   11   913   1,313   40     Number of Loan Applications   6   637   3   35   34   32   16   15   54   198   27   6   725   1,063   35     Number Denied Approved   0   173   3   5   6   6   1   4   10   28   9   5   188   250   16,463   14,453   15,63   12,39   25,00   45,45   20,59   19,043   144   10   28   9   5   188   20,05   11,043   144   10   28,00   15,63   12,91   16,453   15,63   12,91   30,55   15,60	4 11.42 9.93 6.87 7.54 9.52	11.42	6.64	7.00	14.16	5.39	7.23	8.09	6.92	8.33	6.65	12.41	Percent Denied	vvince
Number of Loan Applications   6   810   6   40   40   38   17   19   64   226   36   11   913   1,313   44     Number Approved   6   637   3   35   34   32   16   15   54   198   27   6   725   1,063   35     Number Denied Approval   0   173   3   5   6   6   1   4   10   28   9   5   188   250   150   150   15.79   5.88   21.05   15.63   12.39   25.00   45.45   20.59   19.04   31   44     Average Loan Amount (Approvals)   \$82,333   \$104,551   \$218,000   \$164,514   \$154,000   \$73,688   \$230,188   \$187,067   \$91,537   \$157,525   \$119,889   \$100,000   \$119,998   \$144     Average Loan Amount (Denials)   \$92,884   \$127,000   \$12,620   \$51,333   \$60,333   \$285,000   \$61,500   \$15,889   \$79,2													Average Loan Amount (Approvals)	
Number Approved   6   637   3   35   34   32   16   15   54   198   27   6   725   1,063   3     Black   Number Denied Approval   0   173   3   5   6   6   1   4   10   28   9   5   188   250   10.03   2   10.03   15.79   5.88   21.05   15.63   12.39   25.00   45.45   20.59   19.04   2   4   4   4   10   28   9   5   188   250   15.04   19.04   15.79   5.88   21.05   15.63   12.39   25.00   45.45   20.59   19.04   4   4   4   10   28   9   5   188   20.59   19.04   4   4   10   12.39   25.00   45.45   20.59   19.04   4   4   4   10   4   4   10   4   4   4   4   4   4	8 \$103,375 \$118,500 \$153,282 \$139,109 \$132,943	\$103,375	\$160,438	\$129,039	\$93 <i>,</i> 353	\$170,468	\$108,486	\$116,468	\$151,553	\$203,049	\$157,555	\$99,765	Average Loan Amount (Denials)	
Black   Number Denied Approval   0   173   3   5   6   6   1   4   10   28   9   5   188   250     Percent Denied Approval   0.00   21.36   50.00   12.50   15.00   15.79   5.88   21.05   15.63   12.39   25.00   45.45   20.59   19.04   21.45     Average Loan Amount (Approvals)   \$82,333   \$104,551   \$218,000   \$164,514   \$154,000   \$73,688   \$230,188   \$187,067   \$91,537   \$157,525   \$119,889   \$100,000   \$113,007   \$119,998   \$144     Average Loan Amount (Denials)   \$92,884   \$127,000   \$126,200   \$51,333   \$60,333   \$285,000   \$61,500   \$169,571   \$65,889   \$79,200   \$94,011   \$98,420   \$117     Number of Loan Applications   1   562   4   35   68   13   39   44   32   300   8   6   708   1,112   4     Number Approved   0   516<			226	64					40	6	810	6	Number of Loan Applications	
Black   Percent Denied   0.00   21.36   50.00   12.50   15.00   15.79   5.88   21.05   15.63   12.39   25.00   45.45   20.59   19.04   21.00   14.00     Average Loan Amount (Approvals)   \$82,333   \$104,551   \$218,000   \$164,514   \$154,000   \$73,688   \$230,188   \$187,067   \$91,537   \$157,525   \$119,889   \$100,000   \$119,998   \$144     Average Loan Amount (Denials)   \$92,884   \$127,000   \$126,200   \$51,333   \$60,333   \$285,000   \$61,500   \$169,571   \$65,889   \$79,200   \$94,011   \$98,420   \$117     Mumber of Loan Applications   1   562   4   35   668   13   39   44   32   300   8   6   708   1,112   4     Number of Loan Applications   10   516   4   33   59   10   34   32   300   8   6   708   1,105   4				54	15	16	32	34	35	3	637	6	Number Approved	
Percent Denied   0.00   21.36   50.00   12.50   15.79   5.88   21.05   15.63   12.39   25.00   45.45   20.59   19.04   25.00     Average Loan Amount (Approvals)   \$82,333   \$104,551   \$218,000   \$164,514   \$154,000   \$73,688   \$230,188   \$187,067   \$91,537   \$157,525   \$119,889   \$100,000   \$113,007   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$104,000   \$119,998   \$100,000   \$119,998   \$100,000   \$119,998   \$100,000   \$119,998   \$100,000   \$119,998   \$100,000   \$119,998	8 9 5 188 250 769	9	28	10	4	1	6	6	5	3	173	0	Number Denied Approval	Black
Average Loan Amount (Denials)   \$92,884   \$127,000   \$126,200   \$51,333   \$60,333   \$285,000   \$61,500   \$169,571   \$65,889   \$79,200   \$94,011   \$98,420   \$112     Number of Loan Applications   1   562   4   35   68   13   39   44   32   300   8   6   708   1,112   4     Number Approved   0   516   4   33   59   10   34   35   28   273   7   6   646   1,005   4								15.00	12.50	50.00	21.36	0.00	Percent Denied	DIACK
Number of Loan Applications   1   562   4   35   68   13   39   44   32   300   8   6   708   1,112   4     Number Approved   0   516   4   33   59   10   34   35   28   273   7   6   646   1,005   4		-			\$187,067	\$230,188	\$73,688					\$82,333	Average Loan Amount (Approvals)	
Number Approved   0   516   4   33   59   10   34   35   28   273   7   6   646   1,005   4	1 \$65,889 \$79,200 \$94,011 \$98,420 \$117,901	\$65,889	\$169,571	\$58,600	\$61,500	\$285,000	\$60,333	\$51,333	\$126,200	\$127,000	\$92,884		Average Loan Amount (Denials)	
	0 8 6 708 1,112 4,438	8	300	32			13	68	35	4	562	1	Number of Loan Applications	
				28	35	34	10	59	33	4	516	0	Number Approved	
Number Denied Approval   1   46   0   2   9   3   5   9   4   27   1   0   62   107	7 1 0 62 107 417	1	27	4	9	5	3	9	2	0	46	1	Number Denied Approval	Asian
Percent Denied   100.00   8.19   0.00   5.71   13.24   23.08   12.82   20.45   12.50   9.00   12.50   0.00   8.76   9.62							23.08		_			100.00	Percent Denied	Asian
										\$245,250	\$220,269		Average Loan Amount (Approvals)	
Average Loan Amount (Denials) \$75,000 \$196,652 \$276,500 \$189,222 \$102,667 \$249,400 \$202,000 \$179,750 \$200,037 \$43,000 \$202,403 \$195,449 \$208	7 \$43,000 \$202,403 \$195,449 \$208,484	\$43,000	\$200,037	\$179,750	\$202,000	\$249,400	\$102,667	\$189,222	\$276,500		\$196,652	\$75,000	Average Loan Amount (Denials)	
Number of Loan Applications   65   1,366   115   201   248   155   156   145   225   528   173   95   2,086   3,472   123	8 173 95 2,086 3,472 12,551	173	528	225	145	156	155	248	201	115	1,366	65	Number of Loan Applications	
Number Approved   57   1,180   101   175   210   132   138   114   183   468   147   82   1,804   2,987   100	8 147 82 1,804 2,987 10,782	147	468	183	114	138	132	210	175	101	1,180	57	Number Approved	
Other												8	Number Denied Approval	Other
Percent Denied 12.31 13.62 12.17 12.94 15.32 14.84 11.54 21.38 18.67 11.36 15.03 13.68 13.52 13.97 1								15.32	12.94	12.17	13.62	12.31	Percent Denied	other
							· · ·					. ,	,	
Average Loan Amount (Denials) \$186,875 \$165,548 \$234,357 \$196,615 \$125,316 \$148,435 \$185,556 \$94,645 \$130,929 \$206,417 \$101,769 \$127,769 \$167,684 \$159,425 \$158	7 \$101,769 \$127,769 \$167,684 \$159,425 \$158,328	\$101,769	\$206,417	\$130,929	\$94,645	\$185,556	\$148,435	\$125,316	\$196,615	\$234,357	\$165,548	\$186,875	Average Loan Amount (Denials)	

 $Source: {\it HMDA \ data \ files: \ https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset}$