

Metro	Denial Rates for All Conventional Applications in 2015	Denial Rates for Conventional Loans from Asian Applicants in 2015	Denial Rates for Conventional Loans from Black Applicants in 2015	Denial Rates for Conventional Loans from Hispanic Applicants in 2015	Denial Rates for Conventional Loans from White Applicants in 2015
United States	10.4%	11.1%	22.4%	17.3%	8.7%
Atlanta, GA	9.6%	9.6%	18.9%	13.1%	7.1%
Baltimore, MD	8.1%	10.0%	16.6%	11.9%	6.2%
Boston, MA	7.0%	7.9%	17.2%	14.9%	6.0%
Charlotte, NC	8.8%	9.1%	16.0%	16.2%	7.0%
Chicago, IL	9.7%	10.7%	24.7%	18.6%	7.6%
Cincinnati, OH	8.6%	8.1%	19.8%	11.9%	7.9%
Cleveland, OH	7.7%	8.8%	19.4%	11.8%	6.7%
Columbus, OH	9.0%	10.6%	15.6%	22.0%	8.0%
Dallas-Fort Worth, TX	8.3%	9.5%	16.6%	11.9%	6.3%
Denver, CO	6.7%	8.2%	13.3%	10.3%	5.7%
Detroit, MI	9.9%	11.1%	21.0%	11.1%	8.6%
Houston, TX	9.9%	12.0%	17.7%	14.6%	6.9%
Indianapolis, IN	6.9%	9.7%	16.5%	16.0%	5.8%
Kansas City, MO	6.3%	9.9%	16.0%	14.3%	5.2%
Las Vegas, NV	12.8%	15.6%	17.3%	13.3%	10.3%
Los Angeles-Long Beach-Anaheim, CA	11.0%	11.1%	16.6%	12.9%	9.9%
Miami-Fort Lauderdale, FL	18.1%	18.7%	25.9%	20.4%	13.9%
Minneapolis-St Paul, MN	5.2%	7.2%	14.5%	13.1%	4.4%
Nashville, TN	6.9%	9.7%	16.5%	14.4%	5.9%

New York, NY	12.8%	13.8%	24.0%	19.7%	10.5%
Orlando, FL	13.6%	17.5%	22.5%	19.0%	10.7%
Philadelphia, PA	8.2%	11.4%	20.2%	13.8%	6.3%
Phoenix, AZ	9.5%	9.9%	16.8%	13.2%	8.3%
Pittsburgh, PA	7.2%	6.6%	11.7%	6.5%	6.8%
Portland, OR	6.1%	8.9%	10.3%	11.4%	5.2%
Riverside, CA	11.6%	14.8%	15.3%	13.4%	9.0%
Sacramento, CA	9.4%	13.0%	14.9%	12.8%	7.8%
San Antonio, TX	11.5%	9.2%	16.1%	16.7%	8.3%
San Diego, CA	10.2%	10.4%	16.0%	14.6%	9.6%
San Francisco, CA	8.5%	10.2%	17.6%	13.1%	6.6%
San Jose, CA	9.0%	9.3%	7.7%	11.8%	7.2%
Seattle, WA	8.1%	9.8%	19.2%	11.8%	7.2%
St. Louis, MO	8.0%	11.2%	25.0%	15.2%	6.7%
Tampa, FL	14.2%	15.9%	26.6%	18.1%	12.4%
Washington, DC	7.5%	8.8%	15.4%	12.3%	5.0%