

**Table 1**

## GSE Market Share: By Census Tract Racial Category

Chicago PMSA - 1998

Census Tract Minority Population Percentage	Number of Census Tracts	Loan Originations	GSE Purchases	GSE Market Share
75% or more	472	23616	7860	33.28
50% - 75%	141	12546	6846	54.57
30% - 50%	182	20194	12825	63.51
20% - 30%	146	24887	16971	68.19
10% - 20%	267	66815	47842	71.60
under 10%	550	167043	125446	75.10
Tracts with no pop. data	18			
Total Tracts	1776			

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**Table 2**

## GSE Market Share: By Census Tract Income Category

Chicago PMSA - 1998

Census Tract MFI as a % of MSA MFI	Number of Census Tracts	Loan Originations	GSE Purchases	GSE Market Share
under 50%	280	8631	3367	39.01
50% - 80%	374	2954	14717	49.82
80% - 90%	168	22722	12919	56.86

90% - 100%	209	36401	23260	63.90
100% - 110%	167	39927	27440	68.73
110% - 120%	141	43729	31931	73.02
over 120%	409	133944	103858	77.54
Tracts with no income data	28			
Total Tracts	1776			

**Table 3**

GSE Market Share: Minority versus Non-Minority Census Tracts

Chicago PMSA - 1998

Minority Tract: Minority population percentage of 50% or more.

Non-Minority Tract: Minority population percentage less than 50%.

	Loan Originations	GSE Purchases	GSE Market Share
280 tracts with MFI less than 50% of MSA MFI:			
272 minority tracts			
374 tracts with MFI of 50%-80% of MSA MFI:			
252 minority tracts	18484	7845	42.44
121 non-minority tracts	11057	6872	62.15
168 tracts with MFI of 80%-90% of MSA MFI:			
32 minority tracts	3367	1061	31.51
136 non-minority tracts	19355	11858	61.27
209 tracts with MFI of 90%-100% of MSA MFI:			
33 minority tracts	3422	1458	42.61
176 non-minority tracts	32979	21802	66.11
167 tracts with MFI of 100%-110% of MSA MFI:			

8 minority tracts	1137	435	38.26
159 non-minority tracts	38790	27005	69.62

**Table 4**

GSE Market Share: By Borrower Income Category

Chicago PMSA - 1998

Low Income: Borrower Income Less than 50% of MSA MFI

Moderate Income: Borrower Income greater than 50% but less than 80% of MSA MFI

Lower-Middle Income: Borrower Income greater than 80% but less than 100% of MSA MFI

Upper-Middle Income: Borrower Income greater than 100% but less than 120% of MSA MFI

Upper Income: Borrower Income greater than 120% of MSA MFI

Borrower Income Category	Loan Originations	GSE Purchases	GSE Market Share
Low	20851	10631	50.99
Moderate	64537	40351	62.52
Lower-Middle	51595	35614	69.03
Upper-Middle	46936	34438	73.37
Upper	119538	92206	77.14
No Borrower Income	12568	4552	36.22
MSA Total	316025	217792	68.92

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**Table 5**

## GSE Market Share: By Borrower Racial Category

Chicago PMSA - 1998

Borrower Racial Category	Loan Originations	GSE Purchases	GSE Market Share
White	227212	165569	72.87
African-American	24521	8556	34.89
Hispanic	21312	13016	61.07
Asian	12448	9562	76.82
Targeted Minority	49809	23696	47.57
No Race	26556	18965	71.42
MSA Total	316025	217792	68.92