

**Table 1: Higher-Priced Lending by Institution Type, 2005–2006**

Institution Type	2005		2006	
	Distribution of Higher-Priced Loans Across Institution Types (%)	Incidence of Higher-Priced Loans Within Institution Types (%)	Distribution of Higher-Priced Loans Across Institution Types (%)	Incidence of Higher-Priced Loans Within Institution Types (%)
Independent Mortgage Company	52	41	46	42
Depository	23	13	29	19
Subsidiary of Depository	13	21	12	23
Affiliate of Depository	12	31	13	38
Total	100	–	100	–
All*	–	25	–	28

Source: Home Mortgage Disclosure Act (HMDA) data from the Federal Financial Institutions Examination Council. Statistics in the table were calculated using first-lien, conventional, site-built home purchase and refinance originations reported as higher-priced under the HMDA.

\* All refers to the overall incidence of higher-priced loans, across all institution types.