

1999 - 2001 ALLENTOWN-BETHLEHEM-EASTON, PA MA HMDA LENDING BY RACE AND TYPE OF LOAN - ORIGINATIONS															
	GOVT.		CONV.		REFI.		HOME-IMPRV.		MULTIFAM.		NONOCC.		TOTAL		AV. \$ AMT.
ORIGINATIONS BY RACE:															
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,391	121,228	6,070	666,264	7,682	587,155	2,140	60,087	30	3,901	924	54,111	18,237	1,492,746	81,853
Black	55	4,502	81	8,039	81	5,401	25	469	0	0	13	997	255	19,408	76,110
Asian	12	872	114	16,161	63	7,976	13	406	1	600	6	354	209	26,369	126,167
Hispanic Origin	200	12,673	315	21,546	175	9,968	70	1,067	1	31	29	1,104	790	46,389	58,720
Am.Ind./Alask.Native	1	66	15	1,326	25	1,878	11	175	1	150	2	93	55	3,688	67,055
Other	11	830	80	7,678	74	4,884	35	773	2	360	14	851	216	15,376	71,185
TOTAL	1,670	\$140,171	6,675	\$721,014	8,100	\$617,262	2,294	\$62,977	35	\$5,042	988	\$57,510	19,762	\$1,603,976	\$81,165
Av. \$ Amt.	\$83,935		\$108,017		\$76,205		\$27,453		\$144,057		\$58,209		\$81,165		
% Total Loans (#)	8.45%		33.78%		40.99%		11.61%		0.18%		5.00%		100%		
% Total Loans (\$)	8.74%		44.95%		38.48%		3.93%		0.31%		3.59%		100%		
ORIGINATIONS BY RACE:															
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,194	102,880	5,848	641,403	3,856	267,673	2,075	46,506	26	10,416	737	46,808	13,736	1,115,686	81,224
Black	59	4,811	106	9,913	55	3,807	23	346	1	267	18	976	262	20,120	76,794
Asian	11	745	132	19,775	22	1,302	15	859	2	14	8	608	190	23,303	122,647
Hispanic Origin	273	17,104	375	23,769	88	4,751	80	1,270	3	170	38	1,843	857	48,907	57,068
Am.Ind./Alask.Native	0	0	39	6,690	13	887	8	316	0	0	7	349	67	8,242	123,015
Other	7	483	74	7,781	52	3,130	14	351	1	450	17	703	165	12,898	78,170
TOTAL	1,544	\$126,023	6,574	\$709,331	4,086	\$281,550	2,215	\$49,648	33	\$11,317	825	\$51,287	15,277	\$1,229,156	\$80,458
Av. \$ Amt.	\$81,621		\$107,899		\$68,906		\$22,414		\$342,939		\$62,166		\$80,458		
% Total Loans (#)	10.11%		43.03%		26.75%		14.50%		0.22%		5.40%		100%		
% Total Loans (\$)	10.25%		57.71%		22.91%		4.04%		0.92%		4.17%		100%		
ORIGINATIONS BY RACE:															
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,568	145,700	6,709	778,667	10,726	1,022,398	2,380	58,496	40	10,720	1,062	75,081	22,485	2,091,062	92,998
Black	62	5,598	146	15,360	109	9,733	23	312	0	0	21	1,219	361	32,222	89,258
Asian	14	1,442	167	23,627	131	17,188	16	800	1	200	16	1,628	345	44,885	130,101
Hispanic Origin	279	19,707	394	28,385	282	20,388	84	1,041	8	783	50	2,992	1,097	73,296	66,815
Am.Ind./Alask.Native	6	499	20	2,341	36	3,082	9	221	0	0	2	117	73	6,260	85,753
Other	10	791	90	10,722	128	12,965	20	845	3	661	31	2,706	282	28,690	101,738
TOTAL	1,939	\$173,737	7,526	\$859,102	11,412	\$1,085,754	2,532	\$61,715	52	\$12,364	1,182	\$83,743	24,643	\$2,276,415	\$92,376
Av. \$ Amt.	\$89,601		\$114,151		\$95,141		\$24,374		\$237,769		\$70,849		\$92,376		
% Total Loans (#)	7.87%		30.54%		46.31%		10.27%		0.21%		4.80%		100%		
% Total Loans (\$)	7.63%		37.74%		47.70%		2.71%		0.54%		3.68%		100%		

NOTE: Number of originations does not include those for which race is not available or where co-applicants are of different races.

Source: FFIEC.

Data Source: 1990 US Census (STF3).