

1999 - 2001 JOHNSTOWN, PA MA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS												
	BORROWER INCOME < 50% MSA MEDIAN INCOME		BORROWER INCOME 50% < 80% MSA MEDIAN INCOME		BORROWER INCOME 80% < 120% MSA MEDIAN INCOME		BORROWER INCOME >= 120% MSA MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		JOHNSTOWN, PA MA TOTAL	
<b>APPLICATIONS BY BORROWER INCOME:</b>												
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	21	653	108	4,406	158	8,008	135	9,918	1	90	423	23,075
Conventional	220	4,848	565	18,599	784	32,608	1,421	106,772	42	2,660	3,032	165,487
Refinance	530	15,296	1,106	42,146	1,791	76,292	3,077	188,278	339	15,729	6,843	337,741
Home Improvement	361	3,257	647	7,825	898	15,735	1,482	38,246	70	1,109	3,458	66,172
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	16	1,125	16	1,125
Nonoccupant	22	451	63	1,731	101	3,378	412	26,102	14	689	612	32,351
<b>Total HMDA Loan Amount</b>	<b>1,154</b>	<b>\$24,505</b>	<b>2,489</b>	<b>\$74,707</b>	<b>3,732</b>	<b>\$136,021</b>	<b>6,527</b>	<b>\$369,316</b>	<b>482</b>	<b>\$21,402</b>	<b>14,384</b>	<b>\$625,951</b>
Average \$ Amount of All HMDA Loans	\$21,235		\$30,015		\$36,447		\$56,583		\$44,402		\$43,517	
Percentage of Total Loans (#)	8.0%		17.3%		25.9%		45.4%		3.4%		100%	
Percentage of Total \$ Amt. of Loans	3.9%		11.9%		21.7%		59.0%		3.4%		100%	
<b>Total Number of Reporters</b>												<b>268</b>
<b>APPLICATIONS BY BORROWER INCOME:</b>												
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	24	792	80	3,442	139	7,692	149	11,397	1	95	393	23,418
Conventional	235	5,824	502	15,261	761	30,817	1,319	99,213	65	3,399	2,882	154,514
Refinance	432	14,982	874	34,501	1,183	54,118	1,792	106,542	575	21,258	4,856	231,401
Home Improvement	328	3,357	531	5,819	683	10,305	1,139	24,094	125	1,990	2,806	45,565
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	13	2,137	13	2,137
Nonoccupant	31	792	50	1,388	92	2,743	329	18,195	13	790	515	23,908
<b>Total HMDA Loan Amount</b>	<b>1,050</b>	<b>\$25,747</b>	<b>2,037</b>	<b>\$60,411</b>	<b>2,858</b>	<b>\$105,675</b>	<b>4,728</b>	<b>\$259,441</b>	<b>792</b>	<b>\$29,669</b>	<b>11,465</b>	<b>\$480,943</b>
Average \$ Amount of All HMDA Loans	\$24,521		\$29,657		\$36,975		\$54,873		\$37,461		\$41,949	
Percentage of Total Loans (#)	9.2%		17.8%		24.9%		41.2%		6.9%		100%	
Percentage of Total \$ Amt. of Loans	5.4%		12.6%		22.0%		53.9%		6.2%		100%	
<b>Total Number of Reporters</b>												<b>273</b>
<b>APPLICATIONS BY BORROWER INCOME:</b>												
<b>2001</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	25	682	117	5,162	155	8,578	206	16,785	1	65	504	31,272
Conventional	162	4,229	469	15,644	600	27,574	1,285	101,547	65	4,014	2,581	153,008
Refinance	558	19,998	1,353	58,228	1,931	97,865	3,970	277,033	690	40,219	8,502	493,343
Home Improvement	288	3,051	556	7,088	700	10,986	1,353	32,113	179	3,593	3,076	56,831
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	14	1,149	14	1,149
Nonoccupant	23	697	59	1,835	77	2,470	381	25,253	25	5,639	565	35,894
<b>Total HMDA Loan Amount</b>	<b>1,056</b>	<b>\$28,657</b>	<b>2,554</b>	<b>\$87,957</b>	<b>3,463</b>	<b>\$147,473</b>	<b>7,195</b>	<b>\$452,731</b>	<b>974</b>	<b>\$54,679</b>	<b>15,242</b>	<b>\$771,497</b>
Average \$ Amount of All HMDA Loans	\$27,137		\$34,439		\$42,585		\$62,923		\$56,139		\$50,617	
Percentage of Total Loans (#)	6.9%		16.8%		22.7%		47.2%		6.4%		100%	
Percentage of Total \$ Amt. of Loans	3.7%		11.4%		19.1%		58.7%		7.1%		100%	
<b>Total Number of Reporters</b>												<b>274</b>

Source: FFIEC.

Data Source: 1990 US Census (STF3).