

1999 - 2001 JOHNSTOWN, PA MA HMDA LENDING BY TYPE AND BORROWER INCOME - ORIGINATIONS												
	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	
ORIGINATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	10	341	86	3,327	131	6,727	112	8,299	1	90	340	18,784
Conventional	85	1,966	273	9,480	435	19,303	1,046	81,656	34	2,244	1,873	114,649
Refinance	154	3,990	438	15,571	807	33,367	1,858	111,344	93	5,581	3,350	169,853
Home Improvement	200	1,448	418	4,609	614	10,307	1,162	30,164	45	674	2,439	47,202
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	11	739	11	739
Nonoccupant	13	223	43	1,185	65	2,188	329	20,845	11	561	461	25,002
Total HMDA Loan Amount	462	\$7,968	1,258	\$34,172	2,052	\$71,892	4,507	\$252,308	195	\$9,889	8,474	\$376,229
Average \$ Amount of All HMDA Loans		\$17,247		\$27,164		\$35,035		\$55,981		\$50,713		\$44,398
Percentage of Total Loans (#)		5.5%		14.8%		24.2%		53.2%		2.3%		100%
Percentage of Total \$ Amt. of Loans		2.1%		9.1%		19.1%		67.1%		2.6%		100%
ORIGINATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	14	466	63	2,676	112	6,209	124	9,729	1	95	314	19,175
Conventional	92	2,377	230	7,341	391	16,741	933	74,500	23	1,773	1,669	102,732
Refinance	118	3,654	292	10,937	431	17,802	821	45,203	26	1,224	1,688	78,820
Home Improvement	158	1,380	285	2,714	441	5,636	846	16,883	53	684	1,783	27,297
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	11	2,069	11	2,069
Nonoccupant	17	480	31	907	53	1,381	245	14,637	8	539	354	17,944
Total HMDA Loan Amount	399	\$8,357	901	\$24,575	1,428	\$47,769	2,969	\$160,952	122	\$6,384	5,819	\$248,037
Average \$ Amount of All HMDA Loans		\$20,945		\$27,275		\$33,452		\$54,211		\$52,328		\$42,625
Percentage of Total Loans (#)		6.9%		15.5%		24.5%		51.0%		2.1%		100%
Percentage of Total \$ Amt. of Loans		3.4%		9.9%		19.3%		64.9%		2.6%		100%
ORIGINATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	20	534	89	3,858	134	7,334	187	14,960	0	0	430	26,686
Conventional	47	1,208	236	8,548	340	16,432	938	79,102	40	2,559	1,601	107,849
Refinance	154	4,800	463	19,025	763	37,571	2,160	150,466	241	18,858	3,781	230,720
Home Improvement	140	1,440	316	3,828	442	7,195	973	22,959	101	1,706	1,972	37,128
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	10	756	10	756
Nonoccupant	12	280	31	936	42	1,368	287	17,989	15	4,867	387	25,440
Total HMDA Loan Amount	373	\$8,262	1,135	\$36,195	1,721	\$69,900	4,545	\$285,476	407	\$28,746	8,181	\$428,579
Average \$ Amount of All HMDA Loans		\$22,150		\$31,890		\$40,616		\$62,811		\$70,629		\$52,387
Percentage of Total Loans (#)		4.6%		13.9%		21.0%		55.6%		5.0%		100%
Percentage of Total \$ Amt. of Loans		1.9%		8.4%		16.3%		66.6%		6.7%		100%

Source: FFIEC.

Data Source: 1990 US Census (STF3).