

1999 - 2001 JOHNSTOWN, PA MA HMDA LENDING BY RACE AND TYPE OF LOAN - APPLICATIONS															
	GOVT.		CONV.		REFL.		HOME-IMPRV.		MULTIFAM.		NONOCC.		TOTAL		AV. \$ AMT.
APPLICATIONS BY RACE:															
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	367	19,970	2,610	143,173	3,906	200,486	2,915	54,292	13	1,083	511	26,860	10,322	445,864	43,196
Black	6	259	25	1,666	53	1,884	41	418	0	0	6	120	131	4,347	33,183
Asian	0	0	6	792	11	1,159	2	48	0	0	2	354	21	2,353	112,048
Hispanic Origin	0	0	10	702	5	245	1	7	0	0	2	232	18	1,186	65,889
Am.Ind./Alask.Native	1	41	8	342	12	629	2	63	0	0	2	87	25	1,162	46,480
Other	1	37	24	1,427	31	1,957	8	148	0	0	2	106	66	3,675	55,682
TOTAL	375	\$20,307	2,683	\$148,102	4,018	\$206,360	2,969	\$54,976	13	\$1,083	525	\$27,759	10,583	\$458,587	\$43,332
Av. \$ Amt.		\$54,152		\$55,200		\$51,359		\$18,517		\$83,308		\$52,874		\$43,332	
% Total Loans (#)		3.54%		25.35%		37.97%		28.05%		0.12%		4.96%		100%	
% Total Loans (\$)		4.43%		32.30%		45.00%		11.99%		0.24%		6.05%		100%	
APPLICATIONS BY RACE:															
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	327	19,691	2,291	125,503	1,972	95,979	2,049	30,098	7	914	412	19,876	7,058	292,061	41,380
Black	4	201	22	1,475	27	1,194	29	384	0	0	10	344	92	3,598	39,109
Asian	0	0	9	1,390	5	522	0	0	0	0	1	47	15	1,959	130,600
Hispanic Origin	2	157	5	336	3	140	2	17	0	0	2	125	14	775	55,357
Am.Ind./Alask.Native	0	0	6	242	14	578	4	58	0	0	0	0	24	878	36,583
Other	1	56	2	276	11	1,183	6	230	0	0	1	10	21	1,755	83,571
TOTAL	334	\$20,105	2,335	\$129,222	2,032	\$99,596	2,090	\$30,787	7	\$914	426	\$20,402	7,224	\$301,026	\$41,670
Av. \$ Amt.		\$60,195		\$55,341		\$49,014		\$14,731		\$130,571		\$47,892		\$41,670	
% Total Loans (#)		4.62%		32.32%		28.13%		28.93%		0.10%		5.90%		100%	
% Total Loans (\$)		6.68%		42.93%		33.09%		10.23%		0.30%		6.78%		100%	
APPLICATIONS BY RACE:															
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	433	26,990	2,031	125,479	3,980	239,754	2,025	37,187	11	844	423	23,770	8,903	454,024	50,997
Black	6	323	19	774	26	1,349	18	228	0	0	4	151	73	2,825	38,699
Asian	0	0	9	602	10	2,875	7	132	0	0	3	182	29	3,791	130,724
Hispanic Origin	0	0	10	352	8	292	2	19	0	0	3	127	23	790	34,348
Am.Ind./Alask.Native	3	109	5	301	5	431	3	47	0	0	1	24	17	912	53,647
Other	1	65	5	583	24	1,499	2	26	0	0	3	248	35	2,421	69,171
TOTAL	443	\$27,487	2,079	\$128,091	4,053	\$246,200	2,057	\$37,639	11	\$844	437	\$24,502	9,080	\$464,763	\$51,185
Av. \$ Amt.		\$62,047		\$61,612		\$60,745		\$18,298		\$76,727		\$56,069		\$51,185	
% Total Loans (#)		4.88%		22.90%		44.64%		22.65%		0.12%		4.81%		100%	
% Total Loans (\$)		5.91%		27.56%		52.97%		8.10%		0.18%		5.27%		100%	

NOTE: Number of applications 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).