

1999 - 2001 PHILADELPHIA, PA-NJ MA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS												
	BORROWER INCOME < 50% MA MEDIAN INCOME		BORROWER INCOME 50% < 80% MA MEDIAN INCOME		BORROWER INCOME 80% < 120% MA MEDIAN INCOME		BORROWER INCOME >= 120% MA MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		PHILADELPHIA, PA-NJ MA TOTAL	
APPLICATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	4,083	214,274	7,465	613,464	5,965	644,436	3,081	380,607	226	20,371	20,820	1,873,152
Conventional	8,553	412,218	15,468	1,202,624	18,154	1,843,908	39,236	6,649,170	3,367	395,206	84,778	10,503,126
Refinance	26,849	1,187,192	36,627	2,198,861	39,054	2,972,034	68,656	7,578,376	17,189	1,380,313	188,375	15,316,776
Home Improvement	12,892	203,932	13,900	269,590	13,636	329,002	18,967	659,490	984	26,820	60,379	1,488,834
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	346	436,266	346	436,266
Nonoccupant	1,549	55,262	2,469	108,209	2,973	158,986	7,152	550,744	1,403	107,133	15,546	980,334
Total HMDA Loan Amount	53,926	\$2,072,878	75,929	\$4,392,748	79,782	\$5,948,366	137,092	\$15,818,387	23,515	\$2,366,109	370,244	\$30,598,488
Average \$ Amount of All HMDA Loans		\$38,439		\$57,853		\$74,558		\$115,385		\$100,621		\$82,644
Percentage of Total Loans (#)		14.6%		20.5%		21.5%		37.0%		6.4%		100%
Percentage of Total \$ Amt. of Loans		6.8%		14.4%		19.4%		51.7%		7.7%		100%
Total Number of Reporters												831
APPLICATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	4,335	230,051	7,153	576,892	6,083	657,202	2,852	352,983	201	17,729	20,624	1,834,857
Conventional	8,597	420,588	15,912	1,164,917	19,382	1,970,885	41,769	7,211,190	4,180	513,694	89,840	11,281,274
Refinance	20,142	885,225	25,590	1,495,931	26,026	1,864,928	47,151	4,296,357	16,905	987,936	135,814	9,530,377
Home Improvement	11,614	182,153	12,542	234,891	13,609	315,463	20,217	671,413	2,263	53,360	60,245	1,457,280
Multifamily (5 or More Units)	0	0	1	45	0	0	0	0	430	528,436	431	528,481
Nonoccupant	1,202	43,897	2,149	94,143	2,807	145,493	6,528	503,454	1,316	107,928	14,002	894,915
Total HMDA Loan Amount	45,890	\$1,761,914	63,347	\$3,566,819	67,907	\$4,953,971	118,517	\$13,035,397	25,295	\$2,209,083	320,956	\$25,527,184
Average \$ Amount of All HMDA Loans		\$38,394		\$56,306		\$72,952		\$109,988		\$87,333		\$79,535
Percentage of Total Loans (#)		14.3%		19.7%		21.2%		36.9%		7.9%		100%
Percentage of Total \$ Amt. of Loans		6.9%		14.0%		19.4%		51.1%		8.7%		100%
Total Number of Reporters												808
APPLICATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	5,104	289,006	6,976	607,060	5,465	617,677	2,246	299,753	534	50,506	20,325	1,864,002
Conventional	7,923	432,148	14,867	1,189,141	18,202	1,999,502	35,738	6,523,806	4,696	604,235	81,426	10,748,832
Refinance	25,512	1,377,581	38,594	2,823,333	48,681	4,574,029	79,973	12,204,917	29,469	2,827,404	222,229	23,807,264
Home Improvement	9,273	151,079	10,881	227,967	12,468	317,635	18,445	703,525	2,658	67,262	53,725	1,467,468
Multifamily (5 or More Units)	4	129	1	71	0	0	0	0	500	652,377	505	652,577
Nonoccupant	1,425	59,381	2,353	115,677	3,328	190,753	7,505	646,170	1,396	128,190	16,007	1,140,171
Total HMDA Loan Amount	49,241	\$2,309,324	73,672	\$4,963,249	88,144	\$7,699,596	143,907	\$20,378,171	39,253	\$4,329,974	394,217	\$39,680,314
Average \$ Amount of All HMDA Loans		\$46,898		\$67,370		\$87,352		\$141,607		\$110,309		\$100,656
Percentage of Total Loans (#)		12.5%		18.7%		22.4%		36.5%		10.0%		100%
Percentage of Total \$ Amt. of Loans		5.8%		12.5%		19.4%		51.4%		10.9%		100%
Total Number of Reporters												788

Source: FFIEC.

Data Source: 1990 US Census (STF3).