

1999 - 2001 PHILADELPHIA, PA-NJ MA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS										
	LOW-INCOME < 50% MA MEDIAN INCOME	MODERATE- INCOME 50% < 80% MA MEDIAN INCOME	MIDDLE- INCOME 80% < 120% MA MEDIAN INCOME	UPPER- INCOME >= 120% MA MEDIAN INCOME	PHILADELPHIA, PA-NJ MA TOTAL					
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	520	25,829	3,340	187,609	12,772	1,186,547	3,849	443,133	20,481	1,843,118
Conventional	2,151	97,008	8,607	457,391	33,037	3,362,847	37,228	6,139,361	81,023	10,153,615
Refinance	9,944	341,788	28,825	1,258,135	81,390	6,069,347	50,612	6,227,601	170,771	13,896,871
Home Improvement	4,941	74,755	11,333	188,997	27,115	656,268	15,904	539,541	59,293	1,459,561
Multifamily (5 or More Units)	18	6,853	88	94,975	173	258,505	66	75,667	345	436,000
Nonoccupant	1,648	59,870	4,420	190,987	5,640	375,797	2,383	241,853	14,091	868,507
Total HMDA Loan Amount	19,222	\$606,103	56,613	\$2,378,094	160,127	\$11,909,311	110,042	\$13,667,156	346,004	\$28,657,672
Average \$ Amount of All HMDA Loans		\$31,532		\$42,006		\$74,374		\$124,199		\$82,825
Percentage of Total Loans (#)		5.6%		16.4%		46.3%		31.8%		100%
Percentage of Total \$ Amt. of Loans		2.1%		8.3%		41.6%		47.7%		100%
APPLICATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	522	23,051	3,545	200,814	12,802	1,188,986	3,280	377,219	20,149	1,790,070
Conventional	2,350	120,951	9,377	522,197	36,497	3,740,858	36,466	6,238,274	84,690	10,622,280
Refinance	8,104	281,979	23,272	1,000,576	57,102	3,889,272	29,926	3,325,721	118,404	8,497,548
Home Improvement	4,194	61,982	10,447	175,851	26,675	604,396	16,388	554,470	57,704	1,396,699
Multifamily (5 or More Units)	18	12,045	103	73,130	211	314,676	98	126,207	430	526,058
Nonoccupant	1,523	60,843	4,096	185,592	5,021	337,147	1,987	197,653	12,627	781,235
Total HMDA Loan Amount	16,711	\$560,851	50,840	\$2,158,160	138,308	\$10,075,335	88,145	\$10,819,544	294,004	\$23,613,890
Average \$ Amount of All HMDA Loans		\$33,562		\$42,450		\$72,847		\$122,747		\$80,318
Percentage of Total Loans (#)		5.7%		17.3%		47.0%		30.0%		100%
Percentage of Total \$ Amt. of Loans		2.4%		9.1%		42.7%		45.8%		100%
APPLICATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	502	23,704	3,776	222,368	13,004	1,252,576	2,934	355,624	20,216	1,854,272
Conventional	1,968	97,611	8,244	491,577	36,685	4,030,947	34,375	6,106,886	81,272	10,727,021
Refinance	7,703	315,677	26,776	1,369,862	107,107	9,808,936	80,504	12,296,246	222,090	23,790,721
Home Improvement	3,041	51,000	7,957	145,594	26,030	651,174	16,671	610,508	53,699	1,458,276
Multifamily (5 or More Units)	36	53,337	129	65,738	235	241,985	105	291,517	505	652,577
Nonoccupant	1,703	69,176	4,917	234,009	6,605	496,318	2,768	339,306	15,993	1,138,809
Total HMDA Loan Amount	14,953	\$610,505	51,799	\$2,529,148	189,666	\$16,481,936	137,357	\$20,000,087	393,775	\$39,621,676
Average \$ Amount of All HMDA Loans		\$40,828		\$48,826		\$86,900		\$145,607		\$100,620
Percentage of Total Loans (#)		3.8%		13.2%		48.2%		34.9%		100%
Percentage of Total \$ Amt. of Loans		1.5%		6.4%		41.6%		50.5%		100%

Note: Number of applications does not include those for which tract income is not available.

Source: FFIEC.

Data Source: 1990 US Census (STF3).