

1999 - 2001 YORK, PA MA HMDA LENDING BY TYPE AND TRACT INCOME - APPLICATIONS										
	LOW-INCOME < 50% MSA MEDIAN INCOME		MODERATE-INCOME 50% < 80% MSA MEDIAN INCOME		MIDDLE-INCOME 80% < 120% MSA MEDIAN INCOME		UPPER-INCOME >= 120% MSA MEDIAN INCOME		YORK, PA MA TOTAL	
APPLICATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	28	1,455	177	10,406	1,700	160,639	108	12,330	2,013	184,830
Conventional	133	4,754	393	18,897	5,666	533,589	642	76,198	6,834	633,438
Refinance	229	9,907	912	43,540	12,067	951,930	963	98,032	14,171	1,103,409
Home Improvement	52	620	217	3,637	3,149	78,563	225	6,248	3,643	89,068
Multifamily (5 or More Units)	0	0	5	1,667	19	17,054	0	0	24	18,721
Nonoccupant	59	1,907	178	6,456	536	38,081	27	2,220	800	48,664
Total HMDA Loan Amount	501	\$18,643	1,882	\$84,603	23,137	\$1,779,856	1,965	\$195,028	27,485	\$2,078,130
Average \$ Amount of All HMDA Loans		\$37,212		\$44,954		\$76,927		\$99,251		\$75,610
Percentage of Total Loans (#)		1.8%		6.8%		84.2%		7.1%		100%
Percentage of Total \$ Amt. of Loans		0.9%		4.1%		85.6%		9.4%		100%
APPLICATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	34	1,858	193	11,399	1,583	149,443	86	9,352	1,896	172,052
Conventional	146	5,762	394	17,845	5,997	514,630	543	67,356	7,080	605,593
Refinance	216	7,716	755	32,804	7,787	545,052	460	36,194	9,218	621,766
Home Improvement	93	1,421	257	4,161	3,099	66,589	189	5,383	3,638	77,554
Multifamily (5 or More Units)	1	75	4	308	7	13,603	0	0	12	13,986
Nonoccupant	67	2,307	209	9,189	427	27,505	18	1,291	721	40,292
Total HMDA Loan Amount	557	\$19,139	1,812	\$75,706	18,900	\$1,316,822	1,296	\$119,576	22,565	\$1,531,243
Average \$ Amount of All HMDA Loans		\$34,361		\$41,780		\$69,673		\$92,265		\$67,859
Percentage of Total Loans (#)		2.5%		8.0%		83.8%		5.7%		100%
Percentage of Total \$ Amt. of Loans		1.2%		4.9%		86.0%		7.8%		100%
APPLICATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	19	1,050	169	10,183	1,755	173,332	104	11,743	2,047	196,308
Conventional	82	4,166	415	21,012	6,168	567,799	588	72,479	7,253	665,456
Refinance	225	10,157	933	50,126	16,245	1,471,117	1,327	154,646	18,730	1,686,046
Home Improvement	83	1,244	213	3,200	2,840	64,518	177	4,322	3,313	73,284
Multifamily (5 or More Units)	1	249	8	763	24	34,115	2	251	35	35,378
Nonoccupant	58	2,477	229	10,546	649	44,907	34	3,068	970	60,998
Total HMDA Loan Amount	468	\$19,343	1,967	\$95,830	27,681	\$2,355,788	2,232	\$246,509	32,348	\$2,717,470
Average \$ Amount of All HMDA Loans		\$41,331		\$48,719		\$85,105		\$110,443		\$84,007
Percentage of Total Loans (#)		1.4%		6.1%		85.6%		6.9%		100%
Percentage of Total \$ Amt. of Loans		0.7%		3.5%		86.7%		9.1%		100%

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

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).