

1999 - 2001 YORK, 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		YORK, PA MA TOTAL	
ORIGINATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	114	6,580	594	48,094	713	69,354	317	36,078	9	885	1,747	160,991
Conventional	367	19,104	1,073	73,893	1,368	128,258	2,174	280,921	69	7,518	5,051	509,694
Refinance	426	22,353	1,389	86,881	2,143	156,509	3,170	310,046	507	44,575	7,635	620,364
Home Improvement	196	2,656	440	7,595	643	13,087	857	24,445	22	546	2,158	48,329
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	21	6,981	21	6,981
Nonoccupant	26	1,399	64	3,372	109	6,102	294	21,921	33	2,070	526	34,864
Total HMDA Loan Amount	1,129	\$52,092	3,560	\$219,835	4,976	\$373,310	6,812	\$673,411	661	\$62,575	17,138	\$1,381,223
Average \$ Amount of All HMDA Loans		\$46,140		\$61,751		\$75,022		\$98,857		\$94,667		\$80,594
Percentage of Total Loans (#)		6.6%		20.8%		29.0%		39.7%		3.9%		100%
Percentage of Total \$ Amt. of Loans		3.8%		15.9%		27.0%		48.8%		4.5%		100%
ORIGINATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	150	8,496	536	43,276	583	57,388	298	35,168	9	925	1,576	145,253
Conventional	326	16,697	990	62,641	1,430	121,142	2,250	270,453	106	10,337	5,102	481,270
Refinance	242	10,867	706	40,947	1,072	68,296	1,434	123,566	130	12,172	3,584	255,848
Home Improvement	176	1,837	428	6,696	630	12,444	856	22,491	23	419	2,113	43,887
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	10	13,621	10	13,621
Nonoccupant	21	1,317	60	2,472	104	5,411	249	16,708	11	540	445	26,448
Total HMDA Loan Amount	915	\$39,214	2,720	\$156,032	3,819	\$264,681	5,087	\$468,386	289	\$38,014	12,830	\$966,327
Average \$ Amount of All HMDA Loans		\$42,857		\$57,365		\$69,306		\$92,075		\$131,536		\$75,318
Percentage of Total Loans (#)		7.1%		21.2%		29.8%		39.6%		2.3%		100%
Percentage of Total \$ Amt. of Loans		4.1%		16.1%		27.4%		48.5%		3.9%		100%
ORIGINATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	159	10,181	591	49,522	661	69,109	351	41,879	28	2,366	1,790	173,057
Conventional	344	18,221	1,047	74,956	1,414	127,825	2,475	305,188	179	15,804	5,459	541,994
Refinance	505	27,339	1,645	117,297	2,682	223,517	5,387	615,929	1,235	130,981	11,454	1,115,063
Home Improvement	178	2,374	371	6,784	555	11,710	735	21,490	23	602	1,862	42,960
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	28	34,552	28	34,552
Nonoccupant	31	1,277	90	4,280	135	8,151	398	27,303	38	2,371	692	43,382
Total HMDA Loan Amount	1,217	\$59,392	3,744	\$252,839	5,447	\$440,312	9,346	\$1,011,789	1,531	\$186,676	21,285	\$1,951,008
Average \$ Amount of All HMDA Loans		\$48,802		\$67,532		\$80,836		\$108,259		\$121,931		\$91,661
Percentage of Total Loans (#)		5.7%		17.6%		25.6%		43.9%		7.2%		100%
Percentage of Total \$ Amt. of Loans		3.0%		13.0%		22.6%		51.9%		9.6%		100%

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).