

1999 - 2001 YORK, PA MA HMDA LENDING BY RACE AND TYPE OF LOAN - ORIGINATIONS															
	GOVT.		CONV.		REFI.		HOME-IMPRV.		MULTIFAM.		NONOCC.		TOTAL		AV. \$ AMT.
ORIGINATIONS BY RACE:															
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,460	136,490	4,370	443,661	5,265	444,704	1,702	38,403	14	3,863	382	25,688	13,193	1,092,809	82,832
Black	64	4,979	68	7,273	107	8,603	22	341	0	0	11	507	272	21,703	79,790
Asian	10	604	38	3,451	22	2,060	6	185	0	0	3	205	79	6,505	82,342
Hispanic Origin	52	3,870	34	2,193	29	2,217	9	91	0	0	2	148	126	8,519	67,611
Am.Ind./Alask.Native	3	345	8	633	12	713	5	142	0	0	0	0	28	1,833	65,464
Other	4	351	16	2,013	28	2,171	8	93	0	0	1	111	57	4,739	83,140
TOTAL	1,593	\$146,639	4,534	\$459,224	5,463	\$460,468	1,752	\$39,255	14	\$3,863	399	\$26,659	13,755	\$1,136,108	\$82,596
Av. \$ Amt.	\$92,052		\$101,285		\$84,288		\$22,406		\$275,929		\$66,815		\$82,596		
% Total Loans (#)	11.6%		33.0%		39.7%		12.7%		0.1%		2.9%		100%		
% Total Loans (\$)	12.9%		40.4%		40.5%		3.5%		0.3%		2.3%		100%		
ORIGINATIONS BY RACE:															
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,209	113,727	4,240	403,229	2,439	182,732	1,695	35,161	2	810	320	19,490	9,905	755,149	76,239
Black	60	4,150	59	5,381	28	1,643	28	542	0	0	7	589	182	12,305	67,610
Asian	8	644	34	3,163	18	896	7	147	1	75	4	379	72	5,304	73,667
Hispanic Origin	50	3,355	48	2,429	18	840	13	180	0	0	12	434	141	7,238	51,333
Am.Ind./Alask.Native	1	73	9	811	4	265	12	218	0	0	1	10	27	1,377	51,000
Other	6	467	19	1,794	19	1,277	7	156	2	183	1	34	54	3,911	72,426
TOTAL	1,334	\$122,416	4,409	\$416,807	2,526	\$187,653	1,762	\$36,404	5	\$1,068	345	\$20,936	10,381	\$785,284	\$75,646
Av. \$ Amt.	\$91,766		\$94,535		\$74,289		\$20,661		\$213,600		\$60,684		\$75,646		
% Total Loans (#)	12.9%		42.5%		24.3%		17.0%		0.0%		3.3%		100%		
% Total Loans (\$)	15.6%		53.1%		23.9%		4.6%		0.1%		2.7%		100%		
ORIGINATIONS BY RACE:															
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,383	136,097	4,337	435,248	7,501	739,482	1,363	32,234	11	1,347	508	32,120	15,103	1,376,528	91,143
Black	54	4,537	37	3,473	68	6,296	24	232	0	0	6	187	189	14,725	77,910
Asian	7	607	24	3,049	38	3,943	2	50	0	0	4	458	75	8,107	108,093
Hispanic Origin	46	2,904	43	3,555	47	3,500	11	91	0	0	4	91	151	10,141	67,159
Am.Ind./Alask.Native	6	572	8	696	36	3,433	10	272	0	0	2	100	62	5,073	81,823
Other	7	637	9	927	69	7,976	5	191	0	0	2	119	92	9,850	107,065
TOTAL	1,503	\$145,354	4,458	\$446,948	7,759	\$764,630	1,415	\$33,070	11	\$1,347	526	\$33,075	15,672	\$1,424,424	\$90,890
Av. \$ Amt.	\$96,709		\$100,258		\$98,547		\$23,371		\$122,455		\$62,880		\$90,890		
% Total Loans (#)	9.6%		28.4%		49.5%		9.0%		0.1%		3.4%		100%		
% Total Loans (\$)	10.2%		31.4%		53.7%		2.3%		0.1%		2.3%		100%		

NOTE: Number of originations does not include those for which race is not available or where co-applicants are of different races.

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).