

**1999 - 2001 BRADFORD COUNTY, PA HMDA LENDING BY RACE AND TYPE OF LOAN - ORIGINATIONS**

	GOVT.		CONV.		REFL.		HOME-IMPRV.		MULTIFAM.		NONOCC.		TOTAL		AV. \$ AMT.
<b>ORIGINATIONS BY RACE:</b>															
<b>1998</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	83	5,105	373	23,668	639	38,757	363	9,347	0	0	68	2,879	1,526	79,756	52,265
Black	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	5	768	0	0	0	0	0	0	0	0	5	768	153,600
Hispanic Origin	1	57	0	0	0	0	0	0	0	0	0	0	1	57	0
Am.Ind./Alask.Native	0	0	4	178	2	25	2	14	0	0	1	47	9	264	29,333
Other	0	0	1	86	0	0	2	22	0	0	0	0	3	108	36,000
<b>TOTAL</b>	<b>84</b>	<b>\$5,162</b>	<b>383</b>	<b>\$24,700</b>	<b>641</b>	<b>\$38,782</b>	<b>367</b>	<b>\$9,383</b>	<b>0</b>	<b>\$0</b>	<b>69</b>	<b>\$2,926</b>	<b>1,544</b>	<b>\$80,953</b>	<b>\$52,431</b>
Av. \$ Amt.		\$61,452		\$64,491		\$60,502		\$25,567		#DIV/0!		\$42,406		\$52,431	
% Total Loans (#)		5.44%		24.81%		41.52%		23.77%		0.00%		4.47%		100%	
% Total Loans (\$)		6.38%		30.51%		47.91%		11.59%		0.00%		3.61%		100%	
<b>ORIGINATIONS BY RACE:</b>															
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	65	3,876	389	24,445	238	13,941	297	5,093	2	81	50	2,396	1,041	49,832	47,869
Black	1	60	1	130	0	0	0	0	0	0	0	0	2	190	0
Asian	0	0	3	320	1	58	0	0	0	0	0	0	4	378	94,500
Hispanic Origin	0	0	3	136	1	90	4	61	0	0	1	56	9	343	0
Am.Ind./Alask.Native	0	0	1	54	1	24	2	81	0	0	0	0	4	159	39,750
Other	0	0	4	365	0	0	0	0	0	0	0	0	4	365	91,250
<b>TOTAL</b>	<b>66</b>	<b>\$3,936</b>	<b>401</b>	<b>\$25,450</b>	<b>241</b>	<b>\$14,113</b>	<b>303</b>	<b>\$5,235</b>	<b>2</b>	<b>\$81</b>	<b>51</b>	<b>\$2,452</b>	<b>1,064</b>	<b>\$51,267</b>	<b>\$48,183</b>
Av. \$ Amt.		\$59,636		\$63,466		\$58,560		\$17,277		\$0		\$48,078		\$48,183	
% Total Loans (#)		6.20%		37.69%		22.65%		28.48%		0.19%		4.79%		100%	
% Total Loans (\$)		7.68%		49.64%		27.53%		10.21%		0.16%		4.78%		100%	
<b>ORIGINATIONS BY RACE:</b>															
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	59	4,264	414	31,366	577	38,915	255	6,117	3	172	77	4,079	1,385	84,913	61,309
Black	0	0	0	0	0	0	1	16	0	0	0	0	1	16	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hispanic Origin	1	122	0	0	1	86	0	0	0	0	0	0	2	208	104,000
Am.Ind./Alask.Native	0	0	3	112	1	88	0	0	0	0	2	71	6	271	45,167
Other	0	0	2	160	4	209	3	112	0	0	1	65	10	546	54,600
<b>TOTAL</b>	<b>60</b>	<b>\$4,386</b>	<b>419</b>	<b>\$31,638</b>	<b>583</b>	<b>\$39,298</b>	<b>259</b>	<b>\$6,245</b>	<b>3</b>	<b>\$172</b>	<b>80</b>	<b>\$4,215</b>	<b>1,404</b>	<b>\$85,954</b>	<b>\$61,221</b>
Av. \$ Amt.		\$73,100		\$75,508		\$67,407		\$24,112		\$0		\$52,688		\$61,221	
% Total Loans (#)		4.27%		29.84%		41.52%		18.45%		0.21%		5.70%		100%	
% Total Loans (\$)		5.10%		36.81%		45.72%		7.27%		0.20%		4.90%		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).