

1999 - 2001 JOHNSTOWN, PA MA HMDA LENDING BY RACE AND TYPE OF LOAN - ORIGINATIONS															
	GOVT.		CONV.		REFL.		HOME-IMPRV.		MULTIFAM.		NONOCC.		TOTAL		AV. \$ AMT.
ORIGINATIONS BY RACE:															
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	301	16,454	1,722	103,711	2,743	140,435	2,275	44,046	11	739	414	22,302	7,466	327,687	43,891
Black	4	202	15	1,282	27	1,006	14	137	0	0	4	73	64	2,700	42,188
Asian	0	0	5	744	6	427	2	48	0	0	2	354	15	1,573	104,867
Hispanic Origin	0	0	7	593	2	117	1	7	0	0	2	232	12	949	79,083
Am.Ind./Alask.Native	1	41	5	224	4	300	1	40	0	0	2	87	13	692	53,231
Other	1	37	9	1,031	16	833	3	59	0	0	1	88	30	2,048	68,267
TOTAL	307	\$16,734	1,763	\$107,585	2,798	\$143,118	2,296	\$44,337	11	\$739	425	\$23,136	7,600	\$335,649	\$44,164
Av. \$ Amt.		\$54,508		\$61,024		\$51,150		\$19,311		\$67,182		\$54,438		\$44,164	
% Total Loans (#)		4.04%		23.20%		36.82%		30.21%		0.14%		5.59%		100%	
% Total Loans (\$)		4.99%		32.05%		42.64%		13.21%		0.22%		6.89%		100%	
ORIGINATIONS BY RACE:															
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	262	16,196	1,480	90,081	1,170	53,897	1,555	23,251	7	914	310	15,900	4,784	200,239	41,856
Black	2	83	7	790	14	425	15	226	0	0	5	191	43	1,715	39,884
Asian	0	0	8	1,340	3	366	0	0	0	0	1	47	12	1,753	146,083
Hispanic Origin	2	157	3	171	3	140	0	0	0	0	2	125	10	593	59,300
Am.Ind./Alask.Native	0	0	3	145	2	91	1	6	0	0	0	0	6	242	40,333
Other	0	0	1	257	4	366	2	62	0	0	0	0	7	685	97,857
TOTAL	266	\$16,436	1,502	\$92,784	1,196	\$55,285	1,573	\$23,545	7	\$914	318	\$16,263	4,862	\$205,227	\$42,210
Av. \$ Amt.		\$61,789		\$61,774		\$46,225		\$14,968		\$130,571		\$51,142		\$42,210	
% Total Loans (#)		5.47%		30.89%		24.60%		32.35%		0.14%		6.54%		100%	
% Total Loans (\$)		8.01%		45.21%		26.94%		11.47%		0.45%		7.92%		100%	
ORIGINATIONS BY RACE:															
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	379	23,803	1,395	94,972	2,873	174,791	1,582	29,528	7	451	324	18,801	6,560	342,346	52,187
Black	5	252	12	483	11	450	7	89	0	0	3	91	38	1,365	35,921
Asian	0	0	8	551	5	1,467	6	107	0	0	2	30	21	2,155	102,619
Hispanic Origin	0	0	6	217	1	42	2	19	0	0	1	41	10	319	31,900
Am.Ind./Alask.Native	3	109	1	22	2	109	1	5	0	0	1	24	8	269	33,625
Other	1	65	5	583	7	371	1	4	0	0	2	128	16	1,151	71,938
TOTAL	388	\$24,229	1,427	\$96,828	2,899	\$177,230	1,599	\$29,752	7	\$451	333	\$19,115	6,653	\$347,605	\$52,248
Av. \$ Amt.		\$62,446		\$67,854		\$61,135		\$18,607		\$64,429		\$57,402		\$52,248	
% Total Loans (#)		5.83%		21.45%		43.57%		24.03%		0.11%		5.01%		100%	
% Total Loans (\$)		6.97%		27.86%		50.99%		8.56%		0.13%		5.50%		100%	

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

Source: FFIEC.

Data Source: 1990 US Census (STF3).