

| 1999 - 2001 PHILADELPHIA, PA-NJ MA HMDA LENDING BY RACE AND TYPE OF LOAN - APPLICATIONS | | | | | | | | | | | | | | | |
|---|---------------|--------------------|---------------|--------------------|----------------|---------------------|---------------|------------------|------------|-----------------|---------------|------------------|----------------|---------------------|------------------|
| | GOVT. | | CONV. | | REFL. | | HOME-IMPRV. | | MULTIFAM. | | NONOCC. | | TOTAL | | AV. \$ AMT. |
| APPLICATIONS BY RACE: | | | | | | | | | | | | | | | |
| 1999 | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | \$ |
| White | 11,770 | 1,173,813 | 54,924 | 7,391,350 | 73,950 | 7,519,655 | 24,208 | 577,981 | 111 | 39,523 | 6,780 | 480,069 | 171,743 | 17,182,391 | 100,047 |
| Black | 4,906 | 352,026 | 6,968 | 513,354 | 16,244 | 933,309 | 7,321 | 121,702 | 10 | 712 | 1,978 | 86,852 | 37,427 | 2,007,955 | 53,650 |
| Asian | 239 | 17,942 | 2,337 | 291,731 | 1,875 | 182,161 | 659 | 24,630 | 8 | 2,286 | 262 | 16,623 | 5,380 | 535,373 | 99,512 |
| Hispanic Origin | 1,201 | 77,868 | 1,691 | 112,462 | 2,218 | 124,641 | 1,859 | 25,543 | 3 | 280 | 313 | 12,838 | 7,285 | 353,632 | 48,542 |
| Am.Ind./Alask.Native | 42 | 3,563 | 257 | 104,997 | 443 | 35,406 | 134 | 3,561 | 1 | 10 | 43 | 2,624 | 920 | 150,161 | 163,218 |
| Other | 215 | 17,863 | 916 | 98,509 | 1,200 | 117,584 | 638 | 12,702 | 2 | 57 | 165 | 12,119 | 3,136 | 258,834 | 82,536 |
| TOTAL | 18,373 | \$1,643,075 | 67,093 | \$8,512,403 | 95,930 | \$8,912,756 | 34,819 | \$766,119 | 135 | \$42,868 | 9,541 | \$611,125 | 225,891 | \$20,488,346 | \$90,700 |
| Av. \$ Amt. | | \$89,429 | | \$126,875 | | \$92,909 | | \$22,003 | | \$317,541 | | \$64,053 | | \$90,700 | |
| % Total Loans (#) | | 8.1% | | 29.7% | | 42.5% | | 15.4% | | 0.1% | | 4.2% | | 100% | |
| % Total Loans (\$) | | 8.0% | | 41.5% | | 43.5% | | 3.7% | | 0.2% | | 3.0% | | 100% | |
| APPLICATIONS BY RACE: | | | | | | | | | | | | | | | |
| 2000 | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | \$ |
| White | 10,735 | 1,070,330 | 56,314 | 7,666,604 | 39,643 | 3,789,056 | 21,008 | 539,212 | 107 | 27,737 | 5,811 | 406,588 | 133,618 | 13,499,527 | 101,031 |
| Black | 4,961 | 361,871 | 7,620 | 600,076 | 10,008 | 574,685 | 6,198 | 91,385 | 21 | 4,010 | 1,758 | 80,128 | 30,566 | 1,712,155 | 56,015 |
| Asian | 231 | 19,644 | 2,821 | 358,371 | 772 | 72,608 | 490 | 13,611 | 3 | 250 | 212 | 12,826 | 4,529 | 477,310 | 105,390 |
| Hispanic Origin | 1,232 | 80,212 | 1,959 | 149,827 | 1,481 | 78,458 | 1,319 | 18,790 | 7 | 1,147 | 252 | 9,855 | 6,250 | 338,289 | 54,126 |
| Am.Ind./Alask.Native | 68 | 4,788 | 228 | 20,473 | 251 | 19,437 | 149 | 4,398 | 0 | 0 | 37 | 2,111 | 733 | 51,207 | 69,859 |
| Other | 181 | 14,266 | 906 | 108,884 | 1,165 | 95,981 | 293 | 7,966 | 5 | 266 | 156 | 10,397 | 2,706 | 237,760 | 87,864 |
| TOTAL | 17,408 | \$1,551,111 | 69,848 | \$8,904,235 | 53,320 | \$4,630,225 | 29,457 | \$675,362 | 143 | \$33,410 | 8,226 | \$521,905 | 178,402 | \$16,316,248 | \$91,458 |
| Av. \$ Amt. | | \$89,103 | | \$127,480 | | \$86,838 | | \$22,927 | | \$233,636 | | \$63,446 | | \$91,458 | |
| % Total Loans (#) | | 9.8% | | 39.2% | | 29.9% | | 16.5% | | 0.1% | | 4.6% | | 100% | |
| % Total Loans (\$) | | 9.5% | | 54.6% | | 28.4% | | 4.1% | | 0.2% | | 3.2% | | 100% | |
| APPLICATIONS BY RACE: | | | | | | | | | | | | | | | |
| 2001 | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | # | (\$000s) | \$ |
| White | 10,151 | 1,056,738 | 52,669 | 7,404,533 | 94,695 | 12,506,650 | 21,682 | 663,033 | 91 | 27,875 | 8,033 | 646,102 | 187,321 | 22,304,931 | 119,073 |
| Black | 4,584 | 346,306 | 5,826 | 496,028 | 10,629 | 821,894 | 4,011 | 72,276 | 21 | 2,952 | 1,721 | 80,262 | 26,792 | 1,819,718 | 67,920 |
| Asian | 309 | 26,852 | 3,155 | 421,944 | 2,462 | 342,736 | 668 | 22,407 | 6 | 2,170 | 335 | 24,865 | 6,935 | 840,974 | 121,265 |
| Hispanic Origin | 1,320 | 90,137 | 1,668 | 139,593 | 2,165 | 176,430 | 1,008 | 16,269 | 5 | 876 | 356 | 15,950 | 6,522 | 439,255 | 67,350 |
| Am.Ind./Alask.Native | 30 | 2,675 | 201 | 21,622 | 548 | 56,927 | 154 | 4,699 | 0 | 0 | 48 | 3,048 | 981 | 88,971 | 90,694 |
| Other | 162 | 13,650 | 820 | 98,368 | 1,398 | 162,066 | 269 | 8,174 | 3 | 472 | 172 | 11,531 | 2,824 | 294,261 | 104,200 |
| TOTAL | 16,556 | \$1,536,358 | 64,339 | \$8,582,088 | 111,897 | \$14,066,703 | 27,792 | \$786,858 | 126 | \$34,345 | 10,665 | \$781,758 | 231,375 | \$25,788,110 | \$111,456 |
| Av. \$ Amt. | | \$92,798 | | \$133,389 | | \$125,711 | | \$28,312 | | \$272,579 | | \$73,301 | | \$111,456 | |
| % Total Loans (#) | | 7.2% | | 27.8% | | 48.4% | | 12.0% | | 0.1% | | 4.6% | | 100% | |
| % Total Loans (\$) | | 6.0% | | 33.3% | | 54.5% | | 3.1% | | 0.1% | | 3.0% | | 100% | |

NOTE: Number of applications 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).