

1999 - 2001 PHILADELPHIA, PA-NJ MA HMDA LENDING BY TYPE AND BORROWER INCOME - ORIGINATIONS												
	BORROWER INCOME < 50% MA MEDIAN INCOME		BORROWER INCOME 50% < 80% MA MEDIAN INCOME		BORROWER INCOME 80% < 120% MA MEDIAN INCOME		BORROWER INCOME >= 120% MA MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		PHILADELPHIA, PA-NJ MA TOTAL	
ORIGINATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3,142	164,165	6,195	509,973	5,099	550,101	2,517	313,792	123	11,647	17,076	1,549,678
Conventional	4,560	229,651	10,016	853,071	13,031	1,375,236	29,564	5,067,485	1,855	228,856	59,026	7,754,299
Refinance	7,077	309,098	12,381	768,005	15,969	1,273,659	33,243	4,044,591	6,146	605,396	74,816	7,000,749
Home Improvement	3,481	63,457	5,075	101,384	6,534	151,234	10,934	348,414	241	7,344	26,265	671,833
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	258	296,666	258	296,666
Nonoccupant	467	18,934	971	45,994	1,436	78,265	4,157	320,906	707	50,689	7,738	514,788
Total HMDA Loan Amount	18,727	\$785,305	34,638	\$2,278,427	42,069	\$3,428,495	80,415	\$10,095,188	9,330	\$1,200,598	185,179	\$17,788,013
Average \$ Amount of All HMDA Loans		\$41,934		\$65,778		\$81,497		\$125,539		\$128,681		\$96,058
Percentage of Total Loans (#)		10.1%		18.7%		22.7%		43.4%		5.0%		100%
Percentage of Total \$ Amt. of Loans		4.4%		12.8%		19.3%		56.8%		6.7%		100%
ORIGINATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	3,429	181,233	5,865	474,435	5,097	551,056	2,246	282,942	68	6,568	16,705	1,496,234
Conventional	4,625	241,391	10,306	810,095	13,912	1,470,914	31,171	5,474,763	2,203	290,449	62,217	8,287,612
Refinance	5,105	205,340	7,446	426,164	9,092	643,974	15,186	1,676,879	1,882	189,684	38,711	3,142,041
Home Improvement	3,512	55,927	4,692	86,033	6,274	140,564	10,255	331,160	254	6,581	24,987	620,265
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	310	389,175	310	389,175
Nonoccupant	376	16,018	920	44,070	1,377	74,741	3,688	294,493	430	39,617	6,791	468,939
Total HMDA Loan Amount	17,047	\$699,909	29,229	\$1,840,797	35,752	\$2,881,249	62,546	\$8,060,237	5,147	\$922,074	149,721	\$14,404,266
Average \$ Amount of All HMDA Loans		\$41,058		\$62,978		\$80,590		\$128,869		\$179,148		\$96,207
Percentage of Total Loans (#)		11.4%		19.5%		23.9%		41.8%		3.4%		100%
Percentage of Total \$ Amt. of Loans		4.9%		12.8%		20.0%		56.0%		6.4%		100%
ORIGINATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	4,011	227,961	5,770	503,255	4,655	524,968	1,917	255,858	373	35,496	16,726	1,547,538
Conventional	4,433	258,640	10,397	882,699	14,000	1,590,931	28,438	5,206,874	2,800	368,115	60,068	8,307,259
Refinance	6,691	363,212	15,012	1,176,248	23,574	2,345,520	50,015	8,225,134	13,500	1,622,588	108,792	13,732,702
Home Improvement	2,642	46,883	4,365	99,046	6,023	159,002	10,243	397,036	268	9,839	23,541	711,806
Multifamily (5 or More Units)	3	99	1	71	0	0	0	0	363	516,172	367	516,342
Nonoccupant	462	23,593	1,098	60,611	1,904	114,270	4,946	440,187	660	64,137	9,070	702,798
Total HMDA Loan Amount	18,242	\$920,388	36,643	\$2,721,930	50,156	\$4,734,691	95,559	\$14,525,089	17,964	\$2,616,347	218,564	\$25,518,445
Average \$ Amount of All HMDA Loans		\$50,454		\$74,282		\$94,399		\$152,001		\$145,644		\$116,755
Percentage of Total Loans (#)		8.3%		16.8%		22.9%		43.7%		8.2%		100%
Percentage of Total \$ Amt. of Loans		3.6%		10.7%		18.6%		56.9%		10.3%		100%

Source: FFIEC.

Data Source: 1990 US Census (STF3).