

1999 - 2001 PHILADELPHIA, PA-NJ MA HMDA LENDING BY TYPE AND TRACT INCOME - ORIGINATIONS										
	LOW-INCOME < 50% MA MEDIAN INCOME		MODERATE- INCOME 50% < 80% MA MEDIAN INCOME		MIDDLE- INCOME 80% < 120% MA MEDIAN INCOME		UPPER- INCOME >= 120% MA MEDIAN INCOME		PHILADELPHIA, PA-NJ MA TOTAL	
ORIGINATIONS BY TRACT INCOME:										
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	332	17,016	2,617	146,520	10,751	1,000,375	3,220	371,081	16,920	1,534,992
Conventional	950	47,008	4,383	240,655	22,704	2,442,077	28,920	4,764,711	56,957	7,494,451
Refinance	2,310	86,866	7,843	358,577	31,948	2,513,616	26,422	3,422,833	68,523	6,381,892
Home Improvement	1,028	19,748	3,101	58,268	12,476	294,599	9,344	290,146	25,949	662,761
Multifamily (5 or More Units)	10	6,235	67	62,559	124	175,165	57	52,707	258	296,666
Nonoccupant	569	22,118	1,980	87,310	3,046	206,294	1,418	146,399	7,013	462,121
Total HMDA Loan Amount	5,199	\$198,991	19,991	\$953,889	81,049	\$6,632,126	69,381	\$9,047,877	175,620	\$16,832,883
Average \$ Amount of All HMDA Loans		\$38,275		\$47,716		\$81,829		\$130,409		\$95,848
Percentage of Total Loans (#)		3.0%		11.4%		46.2%		39.5%		100%
Percentage of Total \$ Amt. of Loans		1.2%		5.7%		39.4%		53.8%		100%
ORIGINATIONS BY TRACT INCOME:										
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	371	16,703	2,802	159,006	10,589	984,588	2,698	310,731	16,460	1,471,028
Conventional	1,032	62,459	4,959	292,440	25,224	2,701,583	28,146	4,832,982	59,361	7,889,464
Refinance	1,782	58,590	5,344	226,667	17,210	1,216,085	12,329	1,436,660	36,665	2,938,002
Home Improvement	955	13,705	2,890	48,669	11,690	260,288	9,030	286,456	24,565	609,118
Multifamily (5 or More Units)	12	10,163	64	51,342	155	237,371	79	90,276	310	389,152
Nonoccupant	521	22,694	1,890	87,915	2,750	192,862	1,180	122,027	6,341	425,498
Total HMDA Loan Amount	4,673	\$184,314	17,949	\$866,039	67,618	\$5,592,777	53,462	\$7,079,132	143,702	\$13,722,262
Average \$ Amount of All HMDA Loans		\$39,442		\$48,250		\$82,711		\$132,414		\$95,491
Percentage of Total Loans (#)		3.3%		12.5%		47.1%		37.2%		100%
Percentage of Total \$ Amt. of Loans		1.3%		6.3%		40.8%		51.6%		100%
ORIGINATIONS BY TRACT INCOME:										
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	361	17,131	3,005	177,876	10,814	1,047,172	2,454	297,275	16,634	1,539,454
Conventional	869	46,879	4,648	295,457	27,062	3,095,003	27,361	4,851,092	59,940	8,288,431
Refinance	1,536	74,183	7,175	410,214	50,002	5,045,940	49,987	8,190,778	108,700	13,721,115
Home Improvement	605	10,849	2,146	42,789	11,720	315,200	9,055	334,008	23,526	702,846
Multifamily (5 or More Units)	28	52,295	91	48,872	166	160,401	82	254,774	367	516,342
Nonoccupant	624	27,850	2,597	127,501	4,078	320,467	1,759	225,694	9,058	701,512
Total HMDA Loan Amount	4,023	\$229,187	19,662	\$1,102,709	103,842	\$9,984,183	90,698	\$14,153,621	218,225	\$25,469,700
Average \$ Amount of All HMDA Loans		\$56,969		\$56,083		\$96,148		\$156,052		\$116,713
Percentage of Total Loans (#)		1.8%		9.0%		47.6%		41.6%		100%
Percentage of Total \$ Amt. of Loans		0.9%		4.3%		39.2%		55.6%		100%

Note: Number of originations does not include those for which tract income is not available.

Source: FFIEC.

Data Source: 1990 US Census (STF3).