

1999 - 2001 YORK, PA MA HMDA LENDING BY TYPE AND BORROWER INCOME - APPLICATIONS												
	BORROWER INCOME < 50% MSA MEDIAN INCOME		BORROWER INCOME 50% < 80% MSA MEDIAN INCOME		BORROWER INCOME 80% < 120% MSA MEDIAN INCOME		BORROWER INCOME >= 120% MSA MEDIAN INCOME		BORROWER INCOME NOT AVAILABLE		YORK, PA MA TOTAL	
APPLICATIONS BY BORROWER INCOME:												
1999	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	152	8,996	694	55,982	800	77,796	370	42,367	17	1,720	2,033	186,861
Conventional	690	30,999	1,593	102,096	1,846	161,849	2,729	340,721	137	13,648	6,995	649,313
Refinance	1,154	58,123	3,083	192,111	4,264	311,690	5,707	543,484	1,076	89,963	15,284	1,195,371
Home Improvement	430	6,108	839	15,598	1,108	27,004	1,290	40,762	41	999	3,708	90,471
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	24	18,721	24	18,721
Nonoccupant	50	2,396	142	6,517	191	9,962	423	30,717	54	3,384	860	52,976
Total HMDA Loan Amount	2,476	106,622	6,351	\$372,304	8,209	\$588,301	10,519	\$998,051	1,349	\$128,435	28,904	\$2,193,713
Average \$ Amount of All HMDA Loans		\$43,062		\$58,621		\$71,665		\$94,881		\$95,208		\$75,897
Percentage of Total Loans (#)		8.6%		22.0%		28.4%		36.4%		4.7%		100%
Percentage of Total \$ Amt. of Loans		4.9%		17.0%		26.8%		45.5%		5.9%		100%
Total Number of Reporters												416
APPLICATIONS BY BORROWER INCOME:												
2000	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	216	12,576	640	51,426	699	68,233	364	41,906	30	2,582	1,949	176,723
Conventional	709	29,519	1,612	91,406	1,990	157,574	2,851	332,987	202	18,903	7,364	630,389
Refinance	891	45,188	1,981	117,863	2,704	178,456	3,741	288,515	986	50,921	10,303	680,943
Home Improvement	428	5,384	794	13,507	1,119	23,209	1,374	37,122	103	2,352	3,818	81,574
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	12	13,986	12	13,986
Nonoccupant	41	2,213	126	5,477	186	8,890	369	23,778	39	1,991	761	42,349
Total HMDA Loan Amount	2,285	94,880	5,153	\$279,679	6,698	\$436,362	8,699	\$724,308	1,372	\$90,735	24,207	\$1,625,964
Average \$ Amount of All HMDA Loans		\$41,523		\$54,275		\$65,148		\$83,263		\$66,133		\$67,169
Percentage of Total Loans (#)		9.4%		21.3%		27.7%		35.9%		5.7%		100%
Percentage of Total \$ Amt. of Loans		5.8%		17.2%		26.8%		44.5%		5.6%		100%
Total Number of Reporters												394
APPLICATIONS BY BORROWER INCOME:												
2001	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
Government	208	13,065	695	58,272	756	78,863	407	47,951	49	4,225	2,115	202,376
Conventional	751	32,675	1,655	106,678	1,860	160,117	3,038	369,758	288	26,945	7,592	696,173
Refinance	1,403	81,060	3,475	247,669	5,123	423,723	8,847	942,676	2,235	202,125	21,083	1,897,253
Home Improvement	413	5,698	754	13,345	953	19,558	1,243	35,830	140	3,186	3,503	77,617
Multifamily (5 or More Units)	0	0	0	0	0	0	0	0	35	35,378	35	35,378
Nonoccupant	60	2,372	151	7,381	213	12,773	556	39,288	73	6,366	1,053	68,180
Total HMDA Loan Amount	2,835	\$134,870	6,730	\$433,345	8,905	\$695,034	14,091	\$1,435,503	2,820	\$278,225	35,381	\$2,976,977
Average \$ Amount of All HMDA Loans		\$47,573		\$64,390		\$78,050		\$101,874		\$98,661		\$84,141
Percentage of Total Loans (#)		8.0%		19.0%		25.2%		39.8%		8.0%		100%
Percentage of Total \$ Amt. of Loans		4.5%		14.6%		23.3%		48.2%		9.3%		100%
Total Number of Reporters												416

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).