

1999 - 2001 YORK, PA MA HMDA LENDING BY RACE AND TYPE OF LOAN - APPLICATIONS															
	GOVT.		CONV.		REFL.		HOME-IMPRV.		MULTIFAM.		NONOCC.		TOTAL		AV. \$ AMT.
<b>APPLICATIONS BY RACE:</b>															
<b>1999</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,692	157,953	5,698	537,142	8,287	692,092	2,318	49,385	15	4,103	552	34,456	18,562	1,475,131	79,470
Black	74	5,805	110	9,802	199	14,596	53	701	0	0	23	939	459	31,843	69,375
Asian	13	923	45	4,155	37	3,381	8	215	0	0	4	339	107	9,013	84,234
Hispanic Origin	57	4,112	69	3,986	73	4,528	31	383	0	0	13	529	243	13,538	55,712
Am.Ind./Alask.Native	5	506	11	899	27	1,955	7	180	0	0	0	0	50	3,540	70,800
Other	5	460	47	4,291	58	4,006	18	225	0	0	5	402	133	9,384	70,556
<b>TOTAL</b>	<b>1,846</b>	<b>\$169,759</b>	<b>5,980</b>	<b>\$560,275</b>	<b>8,681</b>	<b>\$720,558</b>	<b>2,435</b>	<b>\$51,089</b>	<b>15</b>	<b>\$4,103</b>	<b>597</b>	<b>\$36,665</b>	<b>19,554</b>	<b>\$1,542,449</b>	<b>\$78,882</b>
Av. \$ Amt.	\$91,960		\$93,691		\$83,004		\$20,981		\$273,533		\$61,415		\$78,882		
% Total Loans (#)	9.4%		30.6%		44.4%		12.5%		0.1%		3.1%		100%		
% Total Loans (\$)	11.0%		36.3%		46.7%		3.3%		0.3%		2.4%		100%		
<b>APPLICATIONS BY RACE:</b>															
<b>2000</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,447	134,885	5,654	498,398	4,598	349,670	2,342	46,733	2	810	485	27,842	14,528	1,058,338	72,848
Black	75	5,263	113	9,277	112	6,056	85	1,128	0	0	15	961	400	22,685	56,713
Asian	10	770	40	3,920	23	1,441	13	232	1	75	5	384	92	6,822	74,152
Hispanic Origin	65	4,154	81	3,962	57	2,847	40	411	0	0	24	840	267	12,214	45,745
Am.Ind./Alask.Native	1	73	15	1,078	24	1,125	17	280	0	0	2	26	59	2,582	43,763
Other	8	639	41	3,226	66	3,983	9	284	2	183	2	94	128	8,409	65,695
<b>TOTAL</b>	<b>1,606</b>	<b>\$145,784</b>	<b>5,944</b>	<b>\$519,861</b>	<b>4,880</b>	<b>\$365,122</b>	<b>2,506</b>	<b>\$49,068</b>	<b>5</b>	<b>\$1,068</b>	<b>533</b>	<b>\$30,147</b>	<b>15,474</b>	<b>\$1,111,050</b>	<b>\$71,801</b>
Av. \$ Amt.	\$90,775		\$87,460		\$74,820		\$19,580		\$213,600		\$56,561		\$71,801		
% Total Loans (#)	10.4%		38.4%		31.5%		16.2%		0.0%		3.4%		100%		
% Total Loans (\$)	13.1%		46.8%		32.9%		4.4%		0.1%		2.7%		100%		
<b>APPLICATIONS BY RACE:</b>															
<b>2001</b>	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	\$
White	1,591	155,427	5,605	529,647	10,555	1,026,673	2,012	44,558	14	1,491	707	43,887	20,484	1,801,683	87,956
Black	66	5,493	71	5,708	124	10,404	62	663	0	0	15	560	338	22,828	67,538
Asian	8	671	32	3,552	56	6,027	7	117	0	0	5	544	108	10,911	101,028
Hispanic Origin	55	3,527	81	5,686	97	7,015	31	415	0	0	10	352	274	16,995	62,026
Am.Ind./Alask.Native	6	572	9	835	64	6,070	16	369	0	0	2	100	97	7,946	81,918
Other	10	866	16	1,887	117	11,907	6	201	0	0	2	119	151	14,980	99,205
<b>TOTAL</b>	<b>1,736</b>	<b>\$166,556</b>	<b>5,814</b>	<b>\$547,315</b>	<b>11,013</b>	<b>\$1,068,096</b>	<b>2,134</b>	<b>\$46,323</b>	<b>14</b>	<b>\$1,491</b>	<b>741</b>	<b>\$45,562</b>	<b>21,452</b>	<b>\$1,875,343</b>	<b>\$87,420</b>
Av. \$ Amt.	\$95,942		\$94,137		\$96,985		\$21,707		\$106,500		\$61,487		\$87,420		
% Total Loans (#)	8.1%		27.1%		51.3%		9.9%		0.1%		3.5%		100%		
% Total Loans (\$)	8.9%		29.2%		57.0%		2.5%		0.1%		2.4%		100%		

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

Source: PCI Services, Inc. CRA Wiz.

Data Source: 1990 US Census (STF3).