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Table 1: All Lenders - Home Purchase Loans

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference=White)						
Black	0.471***	0.0907	5.194	0.000000205	0.293	0.649
Asian	0.233**	0.104	2.241	0.025	0.029	0.437
Hispanic	-0.0117	0.104	-0.113	0.91	-0.215	0.192
Missing Race	0.538***	0.0909	5.914	3.33E-09	0.36	0.716
Gender (Reference=Female)						
Male	0.0148	0.0666	0.222	0.824	-0.116	0.145
Missing Gender	0.213*	0.124	1.717	0.086	-0.03	0.455
Black * Male	0.0345	0.115	0.299	0.765	-0.192	0.261
Vacancy Rate	1.380***	0.368	3.744	0.000181	0.657	2.102
Tract Percent of Median Income	0.00215*	0.00112	1.912	0.0558	0	0.004
Log (Loan Amount)	-0.498***	0.0672	-7.411	0	-0.63	-0.366
Log (Income)	-0.204***	0.0561	-3.641	0.000272	-0.314	-0.094
Conventional Loan	0.213	0.18	1.181	0.238	-0.14	0.565
FHA Loan	-0.237	0.177	-1.34	0.18	-0.584	0.11
Loan to Value Ratio	0.171***	0.0389	4.407	0.0000105	0.095	0.248
Constant	0.800**	0.323	2.477	0.0133	0.167	1.433

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 12387

LR CHI2(14) = 389.02

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -5067.4486

PSUEDO R2 = 0.037

Test Black Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 44.36

Prob > chi2 = 0.0000

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

0.14101475

VARIABLE	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference=White)							
Black*	0.062318	0.01298	4.8	0.000	0.036876	0.08776	0.24001
Asian*	0.0303284	0.01447	2.1	0.036	0.001971	0.058686	0.070558
Hispanic*	-0.0014166	0.01248	-0.11	0.91	-0.025878	0.023045	0.096311
Missing Race*	0.0746184	0.01419	5.26	0.000	0.046797	0.10244	0.140954
Gender (Reference=Female)							
Male*	0.0017889	0.00806	0.22	0.824	-0.014013	0.017591	0.506983
Missing Gender*	0.0275136	0.01707	1.61	0.107	-0.00595	0.060977	0.061516
Black Male*	0.0042234	0.01426	0.3	0.767	-0.02372	0.032167	0.097037
Vacancy Rate	0.1671008	0.04459	3.75	0.000	0.079706	0.254495	0.122828
Tract Percent of Median Income	0.0002604	0.00014	1.91	0.056	-6.40E-06	0.000527	78.485
Log (Loan Amount)	-0.0603089	0.00811	-7.43	0.000	-0.076212	-0.044406	4.99683
Log (Income)	-0.0247478	0.00678	-3.65	0.000	-0.038034	-0.011461	3.9994
Conventional Loan*	0.0261648	0.02252	1.16	0.245	-0.017976	0.070305	0.396787
FHA Loan*	-0.0291636	0.02208	-1.32	0.187	-0.072447	0.01412	0.581658
Loan to Value Ratio	0.020757	0.00471	4.41	0.000	0.011533	0.029981	1.08346

(*) dy/dx is for discrete change of dummy variable from 0 to 1



Table 2: All Lenders - Home Purchase Loans Test for Redlining

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Percent Minority Population	0.00517***	0.0009662	5.35	0.000	0.0032783	0.0070657
Male	0.00729	0.0544419	0.13	0.894	-0.0994183	0.11399
Missing Gender	0.511***	9.79E-02	5.22	0.000	0.3194674	0.7032089
Vacancy Race	0.773*	0.4034049	1.92	0.055	-0.0177511	1.563567
Tract Percent of Median Income	0.00416***	0.0011259	3.7	0.000	0.0019535	0.006367
Log (Loan Amount)	-0.534***	0.0651854	-8.2	0.000	-0.6619994	-0.4064772
Log (Income)	-0.211***	0.0554556	-3.81	0.000	-0.3198437	-0.1024616
Conventional Loan	0.156	0.1776932	0.88	0.38	-0.1921326	0.504412
FHA Loan	-0.265	0.1763533	-1.5	0.132	-0.6109921	0.0803003
Loan to Value Ratio	0.179***	0.0383156	4.68	0.000	0.1041621	0.2543563
Constant	0.935***	0.3072522	3.04	0.002	0.3325957	1.537002

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 12387

LR CHI2(14) = 344.19

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -5089.8635

PSUEDO R2 = 0.0327

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= .14246628

VARIABLE	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Percent Minority Population	0.0006319	0.00012	5.38	0.000	0.000401	0.000862	43.6563
Male*	0.0008901	0.00665	0.13	0.894	-0.012145	0.013925	0.506983
Missing Gender*	0.0729729	0.01601	4.56	0.000	0.041595	0.104351	0.061516
Vacancy Race	0.0944259	0.04927	1.92	0.055	-0.002146	0.190998	0.122828
Tract Percent of Median Income	0.0005083	0.00014	3.7	0.000	0.000239	0.000778	78.485
Log (Loan Amount)	-0.0652677	0.00793	-8.23	0.000	-0.080813	-0.049723	4.99683
Log (Income)	-0.0257964	0.00675	-3.82	0.000	-0.039035	-0.012558	3.9994
Conventional Loan*	0.0193011	0.02223	8.70E-01	0.385	-0.024263	0.062865	0.396787
FHA Loan*	-0.0329461	0.02226	-1.48	0.139	-0.07657	0.010678	0.581658
Loan to Value Ratio	0.0219	0.00468	4.68	0.000	0.012732	0.031068	1.08346

(*) dy/dx is for discrete change of dummy variable from 0 to 1

Table 3: All Lenders - Home Purchase Loans by Prime and Subprime

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference = White)						
Black	-0.248	0.35858	-0.69	0.489	-0.951046	0.454548
Asian	2.077***	0.23753	8.74	0.000	1.610963	2.542066
Hispanic	1.710***	0.25329	6.75	0.000	1.213203	2.206091
Missing Race	-0.0411	0.39992	0.1	0.918	-0.742691	0.824963
Gender (Reference = Female)						
Male	-0.00197	0.17063	-1.32	0.186	-0.560189	0.108686
Missing Gender	1.051***	0.51581	0	0.997	-1.012936	1.008992
Black * Male	-0.19	0.39766	2.64	0.008	0.2715631	1.83038
Vacancy Rate	-0.00124	1.17737	-0.16	0.872	-2.497308	2.117904
Tract Percent of Median Income	-0.917***	0.00392	-0.32	0.751	-0.008918	0.006429
Log (Loan Amount)	-0.0328	0.17204	-5.33	0.000	-1.253901	-0.57951
Log (Income)	0.481***	0.15534	-0.21	0.833	-0.337259	0.271667
Conventional Loan	0.147	0.17892	2.69	0.007	0.1300273	0.831371
Loan to Value Ratio	-0.5	0.09207	-0.68	0.112	-0.033945	0.326972
Constant	-0.4999371	0.73898	4.950	0.499	-1.948315	0.948441

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 12387

LR CHI2(14) = 249.83

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -857.32182

PSUEDO R2 = 0.1272

Test Black Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 8.82

Prob > chi2 = 0.0122

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= .00867656

VARIABLE	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference=White)							
Black	-0.0020089	0.00274	-0.73	0.464	-0.007386	0.003368	0.24001
Asian	0.0493682	0.01079	4.57	0.000	0.028216	0.070521	0.07056
Hispanic	0.0320449	0.00822	3.9	0.000	0.015925	0.048165	0.09631
Missing Race	0.000359	0.00354	0.1	0.919	-0.006579	0.007297	0.14095
Gender (Reference=Female)							
Male	-0.0019487	0.00148	-1.31	0.189	-0.004855	0.000957	0.50698
Missing Gender	-0.0000169	0.00443	0	0.997	-0.008698	0.008664	0.06152
Black * Male	0.0142668	0.00795	1.8	0.073	-0.001307	0.02984	0.09704
Vacancy Rate	-0.0016317	0.01012	-0.16	0.872	-0.021472	0.018209	0.12283
Tract Percent of Median Income	-0.0000107	0.00003	-0.32	0.75	-0.000077	0.000055	78.485
Log (Loan Amount)	-0.0078848	0.00154	-5.12	0.000	-0.010903	-0.00487	4.99683
Log (Income)	-0.0002821	0.00134	-0.21	0.833	-0.0029	0.002336	3.9994
Conventional Loan	0.0043807	0.00175	2.5	0.012	0.00095	0.007812	0.39679
Loan to Value Ratio	0.0012602	0.00079	1.59	0.112	-0.000296	0.002816	1.08346

(*) dy/dx is for discrete change of dummy variable from 0 to 1



Table 4: All Lenders - Home Refinancing Loans

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference=White)						
Black	0.537***	0.0576987	9.3	0	0.4236938	0.6498685
Asian	0.337***	0.0715018	4.71	0	0.1968222	0.4771039
Hispanic	0.544***	0.0700996	7.76	0	0.4062949	0.6810804
Missing Race	0.277***	0.0492749	5.61	0	0.1800678	0.3732218
Gender (Reference=Female)						
Male	0.0182	0.0386138	0.47	0.637	-0.0574347	0.0939287
Missing Gender	0.0669	0.0678175	0.99	0.324	-0.0660021	0.1998378
Black Male	0.165**	0.0761039	2.16	0.031	0.0153885	0.3137103
Vacancy Rate	0.668***	0.2337066	2.86	0.004	0.2096405	1.125754
Tract Percent of Median Income	-0.00118*	0.0006813	-1.74	0.082	-0.00252	0.0001505
Log (Loan Amount)	0.128***	0.0380315	3.36	0.001	0.0532006	0.2022815
Log (Income)	-0.620***	0.0293651	-21.11	0	-0.677483	-0.5623739
Conventional Loan	-0.422***	0.1347424	-3.14	0.002	-0.6865085	-0.1583281
FHA Loan	-0.293**	0.1363017	-2.15	0.031	-0.5605477	-0.026255
Loan to Value Ratio	0.365***	0.0390743	9.34	0	0.2882932	0.4414616
Constant	0.662***	0.1983474	3.34	0.001	0.2736619	1.051169

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 24110

LR CHI2(14) = 1478.59

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -12858.556

PSUEDO R2 = 0.0544

Test Black Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 201.19

Prob > chi2 = 0.0000

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

0.23702228

VARIABLE	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference=White)							
Black*	0.1056351	0.01218	8.67	0	0.081753	0.129517	0.172335
Asian*	0.0656928	0.0149	4.41	0	0.036494	0.094892	0.047034
Hispanic*	0.11039	0.01563	7.06	0	0.079759	0.141021	0.045251
Missing Race*	0.0521021	0.00963	5.41	0	0.033229	0.070975	0.209996
Gender (Reference=Female)							
Male*	0.0032988	0.00698	0.47	0.636	-0.010379	0.016977	0.532186
Missing Gender*	0.0122732	0.01261	0.97	0.33	-0.012444	0.036991	0.095686
Black Male*	0.0308371	0.01475	2.09	0.037	0.00192	0.059754	0.076358
Vacancy Rate	0.1207481	0.04227	2.86	0.004	0.037891	0.203605	0.112656
Tract Percent of Median Income	-0.0002143	0.00012	-1.74	0.082	-0.000456	0.000027	85.6731
Log (Loan Amount)	0.023101	0.00687	3.36	0.001	0.009633	0.036569	4.92323
Log (Income)	-0.1121096	0.00525	-21.36	0	-0.122398	-0.101822	4.1863
Conventional Loan*	-0.0806712	0.02704	-2.98	0.003	-0.133659	-0.027683	0.760348
FHA Loan*	-0.050822	0.02257	-2.25	0.024	-0.095053	-0.00659	0.229034
Loan to Value Ratio	0.0659854	0.00707	9.34	0	0.052136	0.079835	0.903738

(*) dy/dx is for discrete change of dummy variable from 0 to 1

Table 5: All Lenders - Home Improvement Loans

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference = White)						
Black	0.784***	0.1631126	4.8	0	0.4638907	1.10328
Asian	0.664**	0.270346	2.45	0.014	0.133727	1.193464
Hispanic	1.186***	0.2147225	5.52	0	0.7650327	1.606729
Missing Race	0.700***	0.1731168	4.04	0	0.3606443	1.03925
Gender (Reference = Female)						
Male	-0.00351	0.1386637	-0.03	0.98	-0.2752905	0.2682612
Missing Gender	0.209	0.2302182	0.91	0.364	-0.2422444	0.6601943
Black Male	0.506**	0.2217235	2.28	0.023	0.0711231	0.9402633
Vacancy Rate	-0.121	0.7746113	-0.16	0.876	-1.639121	1.3973
Tract Percent of Median Income	-0.00810***	0.0028752	-2.82	0.005	-0.0137315	-0.0024608
Log (Loan Amount)	-0.280***	0.0877371	-3.19	0.001	-0.4522537	-0.1083307
Log (Income)	-0.525***	0.0814207	-6.45	0	-0.6847449	-0.3655818
Conventional Loan	0.286	0.9668916	0.3	0.767	-1.608605	2.181541
FHA Loan	0.0254	0.9768442	0.03	0.979	-1.889144	1.940015
Loan to Value Ratio	0.466***	0.1732872	2.69	0.007	0.1262276	0.8055008
Constant	2.319**	1.061537	2.18	0.029	0.2384256	4.399574

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 1952

LR CHI2(14) = 332.57

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -1180.8139

PSUEDO R2 = 0.1234

Test Black Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 58.49

Prob > chi2 = 0.0000

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= 0.45510598

VARIABLE	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference=White)							
Black*	0.1056351	0.01218	8.67	0	0.081753	0.129517	0.172335
Asian*	0.0656928	0.0149	4.41	0	0.036494	0.094892	0.047034
Hispanic*	0.11039	0.01563	7.06	0	0.079759	0.141021	0.045251
Missing Race*	0.0521021	0.00963	5.41	0	0.033229	0.070975	0.209996
Gender (Reference=Female)							
Male*	0.0032988	0.00698	0.47	0.636	-0.010379	0.016977	0.532186
Missing Gender*	0.0122732	0.01261	0.97	0.33	-0.012444	0.036991	0.095686
Black Male*	0.0308371	0.01475	2.09	0.037	0.00192	0.059754	0.076358
Vacancy Rate	0.1207481	0.04227	2.86	0.004	0.037891	0.203605	0.112656
Tract Percent of Median Income	-0.0002143	0.00012	-1.74	0.082	-0.000456	0.000027	85.6731
Log (Loan Amount)	0.023101	0.00687	3.36	0.001	0.009633	0.036569	4.92323
Log (Income)	-0.1121096	0.00525	-21.36	0	-0.122398	-0.101822	4.1863
Conventional Loan*	-0.0806712	0.02704	-2.98	0.003	-0.133659	-0.027683	0.760348
FHA Loan*	-0.050822	0.02257	-2.25	0.024	-0.095053	-0.00659	0.229034
Loan to Value Ratio	0.0659854	0.00707	9.34	0	0.052136	0.079835	0.903738

(*) dy/dx is for discrete change of dummy variable from 0 to 1



Table 6: Depositories - Home Purchase Loans

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference = White)						
Black	0.429***	0.1085	3.95	0.000	0.215975	0.6413
Asian	-0.173	0.15971	-1.08	0.279	-0.48582	0.14025
Hispanic	-0.409***	0.1439	-2.84	0.004	-0.69132	-0.12727
Missing Race	0.598***	0.10812	5.54	0.000	0.386561	0.81039
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)						
Black Depository	0.202	0.14602	1.38	0.167	-0.08432	0.48805
Asian Depository	0.743***	0.23131	3.21	0.001	0.289937	1.19664
Hispanic Depository	0.977***	0.21735	4.5	0.000	0.551426	1.40344
Missing Race Depository	-0.0202	0.17389	-0.12	0.908	-0.36102	0.32063
Gender (Reference = Female)						
Male	0.222	0.14144	1.57	0.117	-0.05534	0.49908
Missing Gender	0.0618	0.1229	0.5	0.615	-0.17904	0.3027
Vacancy Rate	1.197***	0.40068	2.99	0.003	0.412003	1.98264
Tract Percent of Median Income	0.00173	0.00124	1.4	0.161	-0.00069	0.00416
Log (Loan Amount)	-0.502***	0.07431	-6.75	0.000	-0.64728	-0.356
Log (Income)	-0.204***	0.06172	-3.3	0.001	-0.32461	-0.08267
Bank (Reference = All Other Philadelphia Lenders)						
Bank of America	0.195	0.13859	1.4	0.16	-0.07693	0.46635
Citibank	0.64	0.43081	1.49	0.137	-0.20406	1.48469
Citizens Bank	0.64	0.16731	-3.11	0.002	-0.847556	-0.1917
PNC	0.767***	0.18756	4.09	0.000	0.399435	1.13464
TD Bank	1.224***	0.15926	7.69	0.000	0.912036	1.53631
Wells Fargo	0.0474	0.11458	0.41	0.679	-0.17715	0.272
M & T Bank	0.00968	0.42039	-0.02	0.982	-0.81427	0.83364
Conventional Loan	0.389***	0.0661	5.88	0.000	0.259116	0.51822
Loan to Value Ratio	0.158***	0.04864	3.26	0.001	0.063125	0.2538
Constant	0.575**	0.29322	1.96	0.05	0.000136	1.14955

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 11216

LR CHI2(14) = 523.58

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -4422.7474

PSUEDO R2 = 0.0559

Test Black Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 24.86

Prob > chi2 = 0.0000

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= .13287716

VARIABLES	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference = White)							
Black*	0.05353	0.01458	3.67	0.000	0.024956	0.0821	0.24572
Asian*	-0.01885	0.01646	-1.14	0.252	-0.05111	0.01342	0.06928
Hispanic*	-0.04182	0.01292	-3.24	0.001	-0.06714	-0.0165	0.10084
Missing Race*	0.08042	0.01659	4.85	0.000	0.047911	0.11294	0.1439
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)							
Black Depository*	0.02472	0.01898	1.3	0.193	-0.01248	0.06192	0.08524
Asian Depository*	0.10949	0.04176	2.62	0.009	0.027639	0.19135	0.02603
Hispanic Depository*	0.15411	0.04354	3.54	0.000	0.068764	0.23945	0.02728
Missing Race Depository	-0.00231	0.01978	-0.12	0.907	-0.04107	0.03645	0.06295
Gender (Reference = Female)	0.00098	0.00831	0.12	0.906	-0.01531	0.01727	0.50259
Male*	0.02744	0.01871	1.47	0.143	-0.00924	0.06411	0.06241
Missing Gender*	0.00725	0.01468	0.49	0.621	-0.02152	0.03603	0.09932
Vacancy Rate	0.13796	0.04614	2.99	0.003	0.04753	0.228383	0.12236
Tract Percent of Median Income	0.0002	0.00014	1.4	0.161	-0.00008	0.00048	78.1482
Log (Loan Amount)	-0.0578	0.00855	-6.76	0.000	-0.07455	-0.0411	4.98294
Log (Income)	-0.02346	0.00709	-3.31	0.001	-0.03736	-0.0096	3.97841
Bank (Reference = All Other Philadelphia Lenders)							
Bank of America	0.02385	0.018	1.33	0.185	-0.01142	0.05912	0.06856
Citibank	0.09224	0.075	1.23	0.219	-0.05476	0.23924	0.00294
Citizens Bank	-0.0504	0.01345	-3.75	0.000	-0.07676	-0.024	0.05189
PNC	0.11431	0.03448	3.31	0.001	0.046721	0.18189	0.01694
TD Bank	0.20686	0.03506	5.9	0.000	0.138148	0.27557	0.02149
Wells Fargo	0.00553	0.01352	0.41	0.682	-0.02096	0.03202	0.15665
M & T Bank	0.00112	0.04878	0.02	0.982	-0.09449	0.09673	0.00473
Conventional Loan	0.04641	0.00814	5.7	0.000	0.030448	0.06237	0.38044
Loan to Value Ratio	0.01826	0.0056	3.26	0.001	0.007274	0.02924	1.07241

(*) dy/dx is for discrete change of dummy variable from 0 to 1



Table 7: Depositories - Home Purchase Loans Test for Redlining

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Percent Minority Population	0.00569***	0.0010347	5.5	0.000	0.0036661	0.0077221
Gender (Reference = Female)						
Male	0.00472	0.0583962	0.08	0.936	-0.1097309	0.1191782
Missing Gender	0.477***	0.1056325	4.52	0.000	0.2701262	0.684198
Vacancy Rate	0.612	0.4354323	1.41	0.16	-0.2414809	1.465383
Tract Percent of Median Income	0.00402***	0.0012334	3.26	0.001	0.0016062	0.0064412
Log (Loan Amount)	-0.554***	0.0721944	-7.68	0.000	-0.695623	-0.4126262
Log (Income)	-0.186***	0.060652	-3.06	0.002	-0.3047303	-0.0669787
Bank (Reference = All other Philadelphia Lenders)						
Bank of America	0.464***	0.1003635	4.62	0.000	0.2673523	0.6607698
Citibank	0.740*	0.4230408	1.75	0.08	-0.0888424	1.569447
Citizens Bank	-0.269**	0.1359267	-1.98	0.048	-0.5355105	-0.0026876
PNC	0.960***	0.1689644	5.68	0.000	0.6288368	1.291165
TD Bank	1.374***	0.1415054	9.71	0.000	1.097151	1.651842
Wells Fargo	0.233***	0.0757317	3.07	0.002	0.0841949	0.3810578
M & T Bank	0.0859	0.4123635	0.21	0.835	-0.7223213	0.8941139
Conventional Loan	0.201	0.1969136	1.02	0.307	-0.1849363	0.5869507
FHA Loan	-0.178	0.194852	-0.91	0.361	-0.559903	0.2039028
Loan to Value Ratio	0.168***	0.04859	3.46	0.001	0.0729111	0.2633803
Constant	0.722**	0.3387402	2.13	0.033	0.0581644	1.386002

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 11216

LR CHI2(14) = 445.76

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -4461.6529

PSUEDO R2 = 0.0476

Note: United Bank of Philadelphia dropped because of collinearity

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= .13541885

VARIABLE	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Percent Minority Population	0.0006667	0.00012	5.53	0.000	0.00043	0.000903	43.9623
Gender (Reference = Female)							
Male	0.000553	0.00684	0.08	0.936	-0.012847	0.013953	0.502586
Missing Gender	0.0648183	0.01638	3.96	0.000	0.032715	0.096922	0.062411
Vacancy Rate	0.0716476	0.05097	1.41	0.16	-0.028256	0.171551	0.122355
Tract Percent of Median Income	0.0004711	0.00014	3.27	0.001	0.000188	0.000754	78.1482
Log (Loan Amount)	-0.0648772	0.00842	-7.7	0.000	-0.081388	-0.048367	4.98294
Log (Income)	-0.0217599	0.00708	-3.07	0.002	-0.035645	-0.007875	3.97841
Bank (Reference = All other Philadelphia Lenders)							
Bank of America	0.0626697	0.01538	4.07	0.000	0.032521	0.092818	0.068563
Citibank	0.1116367	0.07853	1.42	0.155	-0.042276	0.265549	0.002942
PNC	-0.0288377	0.01326	-2.17	0.03	-0.054834	-0.002841	0.05189
TD Bank	0.1534463	0.03424	4.48	0.000	0.086338	0.220555	0.01694
Wells Fargo	0.2434509	0.03265	7.46	0.000	0.179467	0.307435	0.021487
Banco Santander	0.028864	0.00992	2.91	0.004	0.009413	0.048315	0.156651
M & T Bank	0.0103723	0.05133	0.2	0.084	-0.090224	0.110968	0.004725
Conventional Loan	0.0239599	0.0239	1	0.316	-0.022881	0.070801	0.380439
FHA Loan	-0.0211175	0.02343	-0.9	0.367	-0.067034	0.024799	0.599144
Loan to Value Ratio	0.0196866	0.00569	3.46	0.001	0.008539	0.030835	1.07241

(*) dy/dx is for discrete change of dummy variable from 0 to 1

Table 8: Depositories - Home Purchase Loans by Prime and Subprime

VARIABLES	SUBPRIME	SE	T-STAT	PVAL	CI_LOW	CI_HIGH
Race (Reference = White)						
Black	-0.07	0.42747	-0.16	0.87	-0.90783	0.767823
Asian	2.816***	0.2996	9.4	0.000	2.228955	3.403354
Hispanic	1.885***	0.31566	5.97	0.000	1.266595	2.503968
Missing Race	0.509	0.45053	1.13	0.259	-0.37441	1.391639
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)						
Black* Depository	0.373	0.72883	0.51	0.609	-1.05522	1.801748
Asian* Depository	-2.405**	1.18526	-2.03	0.042	-4.72793	-0.081795
Hispanic* Depository	.	.	.	.	.	.
Missing Race Depository	-0.84	1.00168	-0.84	0.402	-2.80342	1.123086
Gender (Reference = Female)						
Male	-0.115	0.18693	-0.61	0.54	-0.48104	0.251708
Missing Gender	0.323	0.55223	0.59	0.558	-0.75922	1.405491
Black* Male	0.612	0.44547	1.37	0.169	-0.26065	1.485578
Vacancy Rate	-1.356	1.41693	-0.96	0.339	-4.13266	1.421604
Tract Percent of Median Income	-0.00628	0.00532	-1.18	0.239	-0.01671	0.004162
Log (Loan Amount)	-0.913***	0.24871	-3.67	0.000	-1.40063	-0.425708
Log (Income)	-0.128	0.18409	-0.7	0.486	-0.48891	0.232703
Bank (Reference = All Other Philadelphia Lenders)						
Bank of America	-0.852	0.89766	-0.95	0.342	-2.61178	0.906994
Citibank	.	.	.	.	.	.
Citizens Bank	.	.	.	.	.	.
PNC	.	.	.	.	.	.
TD Bank	-0.0341	0.86429	-0.04	0.969	-1.7281	1.659868
Wells Fargo	-0.484	0.63619	-0.76	0.447	-1.73118	0.762657
M & T Bank	2.092**	0.82747	-2.53	0.011	0.470472	3.714104
Conventional Loan	0.0634	0.21281	0.3	0.766	-0.35367	0.480518
Loan to Value Ratio	-0.195	0.31682	-0.61	0.539	-0.81574	0.426171
Constant	0.671	0.935	0.72	0.473	-1.16175	2.503388

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 10161

LR CHI2(14) = 312.05

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -662.75477

PSUEDO R2 = 0.1906

note: Asian*Depository dropped because of collinearity

note: Citizen Bank dropped because of collinearity

note: Citizens Financial Group dropped because of collinearity

note: PNC dropped because of collinearity

note: United Bank of Philadelphia dropped because of collinearity

Test Black Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 2.35

Prob > chi2 = 0.3083

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= .00648714



VARIABLES	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference = White)							
Black*	-0.0004434	0.00267	-0.17	0.868	-0.00567	0.004782	0.24446
Asian*	0.0814146	0.02093	3.89	0.000	0.040399	0.12243	0.04773
Hispanic*	0.028868	0.0091	3.17	0.002	0.011028	0.046708	0.102943
Missing Race*	0.0039589	0.00416	0.95	0.342	-0.0042	0.012117	0.14408
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)							
Black Depository*	0.0028366	0.00645	0.44	0.66	-0.00982	0.015488	0.06732
Asian Depository*	.	.	.	.	.	.	.
Hispanic Depository*	-0.0062124	0.00121	-5.14	0.000	-0.00858	-0.003844	0.02175
Missing Race Depository	-0.003848	0.00317	-1.22	0.224	-0.01005	0.002358	0.05472
Gender (Reference = Female)							
Male*	-0.0007398	0.00121	-0.61	0.541	-0.00311	0.001631	0.50448
Missing Gender*	-0.0024077	0.00473	0.51	0.611	-0.00687	0.011683	0.05787
Black* Male*	0.0051028	0.00471	1.08	0.278	-0.00413	0.014331	0.0991
Vacancy Rate	-0.0087365	0.00911	-0.96	0.338	-0.02659	0.009121	0.12134
Tract Percent of Median Income	-0.0000404	0.00003	-1.19	0.235	-0.00011	0.000026	78.7622
Log (Loan Amount)	-0.0058854	0.0017	-3.46	0.001	-0.00922	-0.002552	4.99117
Log (Income)	-0.0008256	0.00119	-0.7	0.487	-0.00315	0.001501	3.99167
Bank (Reference = All Other Philadelphia Lenders)							
Bank of America	-0.0039196	0.00281	-1.4	0.163	-0.00943	0.001586	0.06486
Citibank	.	.	.	.	.	.	.
Citizens Bank	.	.	.	.	.	.	.
PNC	.	.	.	.	.	.	.
TD Bank	-0.0002164	0.00539	-0.04	0.968	-0.01079	0.010353	0.02136
Wells Fargo	-0.0026802	0.00299	-0.9	0.37	-0.00854	0.003178	0.16199
M & T Bank	0.0433591	0.03882	1.12	0.264	-0.03272	0.119437	0.00472
Conventional Loan	0.0004118	0.0014	0.3	0.768	-0.00232	0.003147	0.38225
Loan to Value Ratio	-0.0012554	0.00203	-0.62	0.537	-0.00524	0.002732	1.06329

(*) dy/dx is for discrete change of dummy variable from 0 to 1

Table 9: Depositories - Home Refinancing Loans

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference = White)						
Black	0.570***	0.0664238	8.58	0.000	0.4397525	0.7001292
Asian	0.391***	0.1031981	3.79	0.000	0.1889378	0.5934668
Hispanic	0.539***	0.0931406	5.79	0.000	0.3564487	0.7215531
Missing Race	0.377***	0.0546907	6.89	0.000	0.2697227	0.4841062
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)						
Black* Depository	-0.162*	0.0840334	-1.92	0.055	-0.3262671	0.0031378
Asian* Depository	-0.316**	0.1452045	-2.18	0.03	-0.600481	-0.0312899
Hispanic* Depository	-0.145	0.140884	-1.03	0.304	-0.4208372	0.1314179
Missing Race Depository	-0.268***	0.0885901	-3.03	0.002	-0.4419262	-0.0946595
Gender (Reference = Female)						
Male	0.0224	0.03897	0.57	0.566	-0.0540297	0.0987298
Missing Gender	0.0805	0.0706621	1.14	0.254	-0.0579678	0.2190223
Black* Male	0.182**	0.076708	2.38	0.017	0.0321417	0.3328315
Vacancy Rate	0.588**	0.2361755	2.49	0.013	0.1248209	1.050612
Tract Percent of Median Income	-0.00124*	0.000684	-1.81	0.07	-0.0025779	0.0001032
Log (Loan Amount)	0.154***	0.0386084	3.98	0.000	0.0780387	0.2293806
Log (Income)	-0.620***	0.0296537	-20.9	0.000	-0.6779815	-0.561741
Bank (Reference = All Other Philadelphia Lenders)						
Bank of America	0.436***	0.0722565	6.04	0.000	0.2945558	0.5777959
Citibank	0.242**	0.0979917	2.47	0.013	0.0503629	0.4344832
Citizens Bank	0.292***	0.113164	2.58	0.01	0.0698848	0.5134797
PNC	1.304***	0.09025	14.45	0.000	1.127504	1.481278
TD Bank	1.647***	0.135723	12.14	0.000	1.380992	1.913016
Wells Fargo	0.163***	0.0527723	3.08	0.002	0.0591875	0.266051
M & T Bank	-0.685	0.4372578	-1.57	0.117	-1.542126	0.1718936
Conventional Loan	-0.225***	0.0368829	-6.1	0.000	-0.297251	-0.1526728
Loan to Value Ratio	0.364***	0.0394034	9.23	0.000	0.2862801	0.4407388
Constant	0.195	0.1521221	1.28	0.201	-0.1035005	0.4928072

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 24109

LR CHI2(14) = 1822.73

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -12685.11

PSUEDO R2 = 0.67

note: United Bank of Philadelphia dropped because of collinearity

Test Black_Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 154.73

Prob > chi2 = 0.0000

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= 0.23427963



VARIABLES	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference = White)							
Black*	0.1119085	0.01405	7.96	0.000	0.084365	0.139452	0.172301
Asian*	0.0765761	0.02179	3.51	0.000	0.033861	0.119292	0.047036
Hispanic*	0.1086334	0.02064	5.26	0.000	0.06818	0.149087	0.045253
Missing Race*	0.0714445	0.01088	6.57	0.000	0.050118	0.092771	0.210005
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)							
Black Depository*	-0.0278901	0.01393	-2	0.045	-0.055195	-0.000585	0.062881
Asian Depository*	-0.0521168	0.02186	-2.38	0.017	-0.094968	-0.009266	0.024555
Hispanic Depository*	-0.0249961	0.02339	-1.07	0.285	-0.070841	0.020849	0.019619
Missing Race Depository	-0.0451402	0.01391	-3.24	0.001	-0.072406	-0.017874	0.06707
Gender (Reference = Female)							
Male*	0.0040079	0.00699	0.57	0.566	-0.009684	0.017699	0.532208
Missing Gender*	0.0146949	0.01311	1.12	0.262	-0.011004	0.040394	0.09569
Black* Male*	0.034067	0.01487	2.29	0.022	0.004922	0.063212	0.076362
Vacancy Rate	0.105432	0.04238	2.49	0.013	0.022374	0.18849	0.112653
Tract Percent of Median Income	-0.000222	0.00012	-1.81	0.07	-0.000462	0.000018	85.675
Log (Loan Amount)	0.0275744	0.00692	3.99	0.000	0.014015	0.041134	4.92329
Log (Income)	-0.1111986	0.00526	-21.14	0.000	-0.121508	-0.100889	4.18634
Bank (Reference = All Other Philadelphia Lenders)							
Bank of America	0.0859001	0.01541	5.58	0.000	0.055705	0.116095	0.061927
Citibank	0.0460679	0.01963	2.35	0.019	0.007586	0.08455	0.031855
Citizens Bank	0.0561247	0.0232	2.42	0.016	0.010662	0.101588	0.021154
PNC	0.2929925	0.02228	13.15	0.000	0.249331	0.336654	0.028993
TD Bank	0.3783562	0.03218	11.76	0.000	0.315291	0.441422	0.010494
Wells Fargo	0.0299265	0.00995	3.01	0.003	0.01043	0.049424	0.198432
M & T Bank	-0.1007754	0.05073	-1.99	0.047	-0.200203	-0.001347	0.002406
Conventional Loan	-0.0415968	0.00701	-5.93	0.000	-0.055345	-0.027849	0.760338
Loan to Value Ratio	0.0652109	0.00707	9.22	0.000	0.051356	0.079066	0.903764

(*) dy/dx is for discrete change of dummy variable from 0 to 1

Table 10: Depositories - Home Improvement Loans

VARIABLES	COEFF	SE	T-STAT	PVAL	95% CONFIDENCE INTERVAL	
Race (Reference = White)						
Black	1.085***	0.2352936	4.61	0.000	0.6237874	1.546121
Asian	-0.408	0.7929276	-0.51	0.607	-1.961644	1.146575
Hispanic	1.408***	0.3490182	4.04	0.000	0.7243733	2.092499
Missing Race	1.162***	0.2241078	5.19	0.000	0.7231932	1.60168
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)						
Black* Depository	-0.495*	0.2694228	-1.84	0.066	-1.023257	0.0328607
Asian* Depository	1.118	0.8613538	1.3	0.194	-0.5703147	2.80613
Hispanic* Depository	-0.408	0.4564726	-0.89	0.371	-1.302713	0.486627
Missing Race Depository	-0.576	0.3531761	-1.63	0.103	-1.267737	0.1166882
Gender (Reference = Female)						
Male	-0.0781	0.1520469	-0.51	0.608	-0.376082	0.219931
Missing Gender	0.254	0.2517588	1.01	0.313	-0.2393748	0.7475014
Black* Male	0.582**	0.2392052	2.43	0.015	0.1135841	1.051251
Vacancy Rate	-1.04	0.8471551	-1.23	0.22	-2.700472	0.6203151
Tract Percent of Median Income	-0.00906***	0.0031191	-2.91	0.004	-0.0151767	-0.0029501
Log (Loan Amount)	-0.311***	0.0984125	-3.16	0.002	-0.5039026	-0.1181328
Log (Income)	-0.458***	0.0880702	-5.2	0.000	-0.6305912	-0.2853623
Bank (Reference = All Other Philadelphia Lenders)						
Bank of America	0.742**	0.3726076	1.99	0.046	0.0118137	1.472409
Citibank	1.727***	0.4098915	4.21	0.000	0.9231315	2.529877
Citizens Bank	1.145***	0.3171497	3.61	0.000	0.5229872	1.766191
PNC	1.050***	0.2406186	4.36	0.000	0.5782024	1.52141
TD Bank	1.453***	0.255924	5.68	0.000	0.9512488	1.954453
Wells Fargo	0.605**	0.2513048	2.41	0.016	0.112567	1.097664
Conventional Loan	0.225	0.2038856	1.1	0.27	-0.174779	0.6244378
Loan to Value Ratio	0.511***	0.1916691	2.67	0.008	0.1351952	0.8865243
Constant	1.913***	0.485979	3.94	0.000	0.9601645	2.865167

***denotes 1% significance level; **denotes 5% significance level; * denotes 10% significance level

DEPENDENT VARIABLE: DENIAL

NUMBER OF OBSERVATION = 1728

LR CHI2(14) = 366.95

PROB > CHI2 = 0.0000

LOG LIKELIHOOD = -1013.3753

PSUEDO R2 = 0.1533

note: United Bank dropped because of collinearity

note:M & T dropped because of collinearity

Test Black_Black_Male

(1) black = 0

(2) black_male = 0

Chi2(2) = 46.10

Prob > chi2 = 0.0000

MARGINAL EFFECTS AFTER LOGIT

Y = PR(denied) (predict)

= .48002678



VARIABLES	DY/DX	STD. ERROR	Z	P>Z	95% CONF. LEVEL		X
Race (Reference = White)							
Black*	0.2644853	0.05444	4.86	0.000	0.157794	0.371177	0.362847
Asian*	-0.0997288	0.18788	-0.53	0.596	-0.467964	0.268506	0.034722
Hispanic*	0.3190853	0.06377	5	0.000	0.194099	0.444071	0.077546
Missing Race*	0.2777283	0.04864	5.71	0.000	0.182388	0.373068	0.19213
Depository Race (Interaction) (Reference = Other Philadelphia Lenders)							
Black Depository*	-0.1216182	0.06437	-1.89	0.059	-0.247779	0.004542	0.202546
Asian Depository*	0.2600665	0.17004	1.53	0.126	-0.073214	0.593347	0.02662
Hispanic Depository*	-0.0999298	0.10834	-0.92	0.356	-0.312272	0.112413	0.049769
Missing Race Depository	-0.1389012	0.08041	-1.73	0.084	-0.296496	0.018694	0.046296
Gender (Reference = Female)							
Male*	-0.0194811	0.03792	-0.51	0.607	-0.093802	0.05484	0.433449
Missing Gender*	0.0634198	0.06259	1.01	0.311	-0.059252	0.186092	0.082755
Black* Male*	0.1439076	0.05741	2.51	0.012	0.031383	0.256432	0.125
Vacancy Rate	-0.2596047	0.21144	-1.23	0.22	-0.674013	0.154803	0.14147
Tract Percent of Median Income	-0.0022622	0.00078	-2.91	0.004	-0.003787	-0.000738	68.3624
Log (Loan Amount)	-0.0776304	0.02458	-3.16	0.002	-0.125814	-0.029446	3.70185
Log (Income)	-0.1143115	0.02199	-5.2	0.000	-0.157404	-0.071219	3.7682
Bank (Reference = All Other Philadelphia Lenders)							
Bank of America	0.1802427	0.08454	2.13	0.033	0.014543	0.345942	0.028935
Citibank	0.3642976	0.05927	6.15	0.000	0.248124	0.480471	0.030671
Citizens Bank	0.2665281	0.06306	4.23	0.000	0.142931	0.390126	0.046296
PNC	0.2517521	0.05266	4.78	0.000	0.148534	0.35497	0.15162
TD Bank	0.3280766	0.0465	7.05	0.000	0.236932	0.419221	0.086806
Wells Fargo	0.1494918	0.06036	2.48	0.013	0.031196	0.267788	0.148727
Conventional Loan	0.0557379	0.05005	1.11	0.265	-0.042366	0.153841	0.907986
Loan to Value Ratio	0.1275111	0.04789	2.66	0.008	0.033645	0.221377	0.567294

(*) dy/dx is for discrete change of dummy variable from 0 to 1



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Table 1: All Single-Family, Owner Occupant Lending in Philadelphia by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
WHITE	11,942	244	12,186	67.3%	32.9%	66.0%	282,063	47.8%	1.41	0.69
AFRICAN AMERICAN	3,478	354	3,832	19.6%	47.7%	20.7%	237,443	40.2%	0.49	1.19
ASIAN	1,073	61	1,134	6.1%	8.2%	6.1%	20,559	3.5%	1.74	2.36
HISPANIC	1,240	83	1,323	7.0%	11.2%	7.2%	38,509	6.5%	1.07	1.71
TOTAL	20,780	852	21,632				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	11,942	244	12,186	98.0%	2.0%	1.00	1.00
AFRICAN AMERICAN	3,478	354	3,832	90.8%	9.2%	0.93	4.61
ASIAN	1,073	61	1,134	94.6%	5.4%	0.97	2.69
HISPANIC	1,240	83	1,323	93.7%	6.3%	0.96	3.13
TOTAL	20,780	852	21,632	96.1%	3.9%	0.98	1.97

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	19,801	3,428	17.3%	1.00
AFRICAN AMERICAN	8,491	2,700	31.8%	1.84
ASIAN	2,131	515	24.2%	1.40
HISPANIC	2,505	665	26.5%	1.53
TOTAL	40,767	9,447	23.2%	1.34

Table 2: All Single-Family, Owner Occupant Lending in Philadelphia by Borrower Income
Total Prime Loans Subprime Loans

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	4,226	236	4,462	21.0%	46.8%	21.6%	279,327	47.3%	0.44	0.99
MODERATE (50-79.99% MSA)	5,677	134	5,811	28.2%	26.6%	28.2%	120,158	20.4%	1.39	1.31
MIDDLE (80-119.99% MSA)	4,683	74	4,757	23.3%	14.7%	23.1%	93,513	15.8%	1.47	0.93
UPPER (120% OR MORE MSA)	5,539	60	5,599	27.5%	11.9%	27.1%	97,285	16.5%	1.67	0.72
LMI (<79.99% MSA INCOME)	9,903	370	10,273	49.2%	73.4%	49.8%	399,486	67.7%	0.73	1.08
MUI (> 80% MSA INCOME)	10,222	134	10,356	50.8%	26.6%	50.2%	190,797	32.3%	1.57	0.82
TOTAL	20,780	852	21,632				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	4,226	236	4,462	94.7%	5.3%	0.96	4.94
MODERATE (50-79.99% MSA)	5,677	134	5,811	97.7%	2.3%	0.99	2.15
MIDDLE (80-119.99% MSA)	4,683	74	4,757	98.4%	1.6%	1.00	1.45
UPPER (120% OR MORE MSA)	5,539	60	5,599	98.9%	1.1%	1.00	1.00
LMI (<79.99% MSA INCOME)	9,903	370	10,273	96.4%	3.6%	0.98	2.78
MUI (> 80% MSA INCOME)	10,222	134	10,356	98.7%	1.3%	1.00	1.00
TOTAL	20,780	852	21,632	96.1%	3.9%	0.97	3.68

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	9,881	3,216	32.5%	1.95
MODERATE (50-79.99% MSA)	10,846	2,463	22.7%	1.36
MIDDLE (80-119.99% MSA)	8,370	1,605	19.2%	1.15
UPPER (120% OR MORE MSA)	9,464	1,580	16.7%	1.00
LMI (<79.99% MSA INCOME)	20,727	5,679	27.4%	1.53
MUI (> 80% MSA INCOME)	17,834	3,185	17.9%	1.00
TOTAL	40,767	9,447	23.2%	1.39



Table 3: All Single-Family, Owner Occupant Lending in Philadelphia by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	14,679	366	15,045	70.6%	43.0%	69.5%	178,316	51.0%	1.39	0.84
50-100% MINORITY	6,101	486	6,587	29.4%	57.0%	30.5%	171,335	49.0%	0.60	1.16
TOTAL	20,780	852	21,632				349,651			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	14,679	366	15,045	97.6%	2.4%	1.00	1.00
50-100% MINORITY	6,101	486	6,587	92.6%	7.4%	0.95	3.03
TOTAL	20,780	852	21,632	96.1%	3.9%	0.98	1.62

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	14,679	366	15,045	97.6%
50-100% MINORITY	6,101	486	6,587	92.6%
TOTAL	20,780	852	21,632	96.1%

Table 4: All Single-Family, Owner Occupant Lending in Philadelphia by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	2,112	249	2,361	10.2%	29.3%	10.9%	81,464	23.3%	0.44	1.26
MODERATE (50-79.99% MSA)	8,035	376	8,411	38.7%	44.2%	38.9%	152,805	43.7%	0.89	1.01
MIDDLE (80-119.99% MSA)	8,499	210	8,709	40.9%	24.7%	40.3%	100,764	28.8%	1.42	0.86
UPPER (120% OR MORE MSA)	2,123	16	2,139	10.2%	1.9%	9.9%	14,605	4.2%	2.45	0.45
LMI (<79.99% MSA INCOME)	10,147	625	10,772	48.9%	73.4%	49.8%	234,269	67.0%	0.73	1.10
MUI (> 80% MSA INCOME)	10,622	226	10,848	51.1%	26.6%	50.2%	115,369	33.0%	1.55	0.80
TOTAL	20,780	852	21,632				349,638			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER-INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER-INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	2,112	249	2,361	89.5%	10.5%	0.90	14.10
MODERATE (50-79.99% MSA)	8,035	376	8,411	95.5%	4.5%	0.96	5.98
MIDDLE (80-119.99% MSA)	8,499	210	8,709	97.6%	2.4%	0.98	3.22
UPPER (120% OR MORE MSA)	2,123	16	2,139	99.3%	0.7%	1.00	1.00
LMI (<79.99% MSA INCOME)	10,147	625	10,772	94.2%	5.8%	0.96	2.78
MUI (> 80% MSA INCOME)	10,622	226	10,848	97.9%	2.1%	1.00	1.00
TOTAL	20,780	852	21,632	96.1%	3.9%	0.97	5.27

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	5,439	1,820	33.5%	2.06
MODERATE (50-79.99% MSA)	16,520	4,129	25.0%	1.54
MIDDLE (80-119.99% MSA)	15,306	2,926	19.1%	1.17
UPPER (120% OR MORE MSA)	3,470	565	16.3%	1.00
LMI (<79.99% MSA INCOME)	21,959	5,949	27.1%	1.46
MUI (> 80% MSA INCOME)	18,776	3,491	18.6%	1.00
TOTAL	40,767	9,447	23.2%	1.42



Table 5: All Single-Family, Owner Occupant Lending in Philadelphia by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	6,232	204	6,436	32.9%	25.5%	32.6%	132,278	22.4%	1.47	1.14
FEMALE	6,434	404	6,838	33.9%	50.4%	34.6%	264,975	44.9%	0.76	1.12
JOINT (MALE/FEMALE)	6,295	193	6,488	33.2%	24.1%	32.8%	193,030	32.7%	1.02	0.74
TOTAL	20,780	852	21,632				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	6,232	204	6,436	96.8%	3.2%	1.00	1.00
FEMALE	6,434	404	6,838	94.1%	5.9%	0.97	1.86
JOINT (MALE/FEMALE)	6,295	193	6,488	97.0%	3.0%	1.00	0.94
TOTAL	20,780	852	21,632	96.1%	3.9%	0.99	1.24

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	12,575	3,093	24.6%	1.00
FEMALE	12,903	3,156	24.5%	0.99
JOINT (MALE/FEMALE)	10,629	1,857	17.5%	0.71
TOTAL	40,767	9,447	23.2%	0.94



Table 6: Home Purchase Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	4,162	35	4,197	56.3%	19.3%	55.4%	282,063	47.8%	1.18	0.40
AFRICAN AMERICAN	1,869	34	1,903	25.3%	18.8%	25.1%	237,443	40.2%	0.63	0.47
ASIAN	539	55	594	7.3%	30.4%	7.8%	20,559	3.5%	2.09	8.72
HISPANIC	825	57	882	11.2%	31.5%	11.6%	38,509	6.5%	1.71	4.83
TOTAL	8,403	195	8,598				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	4,162	35	4,197	99.2%	0.8%	1.00	1.00
AFRICAN AMERICAN	1,869	34	1,903	98.2%	1.8%	0.99	2.14
ASIAN	539	55	594	90.7%	9.3%	0.92	11.10
HISPANIC	825	57	882	93.5%	6.5%	0.94	7.75
TOTAL	8,403	195	8,598	97.7%	2.3%	0.99	2.72

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	5,666	631	11.1%	1.00
AFRICAN AMERICAN	2,971	597	20.1%	1.80
ASIAN	884	152	17.2%	1.54
HISPANIC	1,196	161	13.5%	1.21
TOTAL	12,562	1,921	15.3%	1.37



Table 7: Home Purchase Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	2,528	115	2,643	30.2%	60.2%	30.9%	279,327	47.3%	0.64	1.27
MODERATE (50-79.99% MSA)	2,616	48	2,664	31.3%	25.1%	31.2%	120,158	20.4%	1.54	1.23
MIDDLE (80-119.99% MSA)	1,586	12	1,598	19.0%	6.3%	18.7%	93,513	15.8%	1.20	0.40
UPPER (120% OR MORE MSA)	1,631	16	1,647	19.5%	8.4%	19.3%	97,285	16.5%	1.18	0.51
LMI (<79.99% MSA INCOME)	5,144	163	5,307	61.5%	85.3%	62.1%	399,486	67.7%	0.91	1.26
MUI (> 80% MSA INCOME)	3,217	28	3,245	38.5%	14.7%	37.9%	190,797	32.3%	1.19	0.45
TOTAL	8,403	195	8,598				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	2,528	115	2,643	95.6%	4.4%	0.97	4.48
MODERATE (50-79.99% MSA)	2,616	48	2,664	98.2%	1.8%	0.99	1.85
MIDDLE (80-119.99% MSA)	1,586	12	1,598	99.2%	0.8%	1.00	0.77
UPPER (120% OR MORE MSA)	1,631	16	1,647	99.0%	1.0%	1.00	1.00
LMI (<79.99% MSA INCOME)	5,144	163	5,307	96.9%	3.1%	0.98	3.56
MUI (> 80% MSA INCOME)	3,217	28	3,245	99.1%	0.9%	1.00	1.00
TOTAL	8,403	195	8,598	97.7%	2.3%	0.99	2.33

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	4,033	771	19.1%	1.58
MODERATE (50-79.99% MSA)	3,793	528	13.9%	1.15
MIDDLE (80-119.99% MSA)	2,230	294	13.2%	1.09
UPPER (120% OR MORE MSA)	2,373	287	12.1%	1.00
LMI (<79.99% MSA INCOME)	7,826	1,299	16.6%	1.32
MUI (> 80% MSA INCOME)	4,603	581	12.6%	1.00
TOTAL	12,562	1,921	15.3%	1.26



Table 8: Home Purchase Single-Family, Owner-Occupant Lending in Philadelphia by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	5,512	115	5,627	65.6%	59.0%	65.4%	178,316	51.0%	1.29	1.16
50-100% MINORITY	2,891	80	2,971	34.4%	41.0%	34.6%	171,335	49.0%	0.70	0.84
TOTAL	8,403	195	8,598				349,651			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	5,512	115	5,627	98.0%	2.0%	1.00	1.00
50-100% MINORITY	2,891	80	2,971	97.3%	2.7%	0.99	1.32
TOTAL	8,403	195	8,598	97.7%	2.3%	1.00	1.11

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	7,817	1,008	12.9%	1.00
50-100% MINORITY	4,740	913	19.3%	1.49
TOTAL	12,562	1,921	15.3%	1.19



Table 9: Home Purchase Single-Family, Owner-Occupant Lending in Philadelphia by Tract Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	1,140	61	1,201	13.6%	31.4%	14.0%	81,464	23.3%	0.58	1.35
MODERATE (50-79.99% MSA)	3,831	81	3,912	45.6%	41.8%	45.5%	152,805	43.7%	1.04	0.96
MIDDLE (80-119.99% MSA)	2,757	46	2,803	32.8%	23.7%	32.6%	100,764	28.8%	1.14	0.82
UPPER (120% OR MORE MSA)	672	6	678	8.0%	3.1%	7.9%	14,605	4.2%	1.92	0.74
LMI (<79.99% MSA INCOME)	4,971	142	5,113	59.2%	73.2%	59.5%	234,269	67.0%	0.88	1.09
MUI (> 80% MSA INCOME)	3,429	52	3,481	40.8%	26.8%	40.5%	115,369	33.0%	1.24	0.81
TOTAL	8,403	195	8,598				349,638			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	1,140	61	1,201	94.9%	5.1%	0.96	5.74
MODERATE (50-79.99% MSA)	3,831	81	3,912	97.9%	2.1%	0.99	2.34
MIDDLE (80-119.99% MSA)	2,757	46	2,803	98.4%	1.6%	0.99	1.85
UPPER (120% OR MORE MSA)	672	6	678	99.1%	0.9%	1.00	1.00
LMI (<79.99% MSA INCOME)	4,971	142	5,113	97.2%	2.8%	0.99	1.86
MUI (> 80% MSA INCOME)	3,429	52	3,481	98.5%	1.5%	1.00	1.00
TOTAL	8,403	195	8,598	97.7%	2.3%	0.99	2.56

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	1,942	402	20.7%	1.60
MODERATE (50-79.99% MSA)	5,719	886	15.5%	1.20
MIDDLE (80-119.99% MSA)	3,930	506	12.9%	1.00
UPPER (120% OR MORE MSA)	960	124	12.9%	1.00
LMI (<79.99% MSA INCOME)	7,661	1,288	16.8%	1.30
MUI (> 80% MSA INCOME)	4,890	630	12.9%	1.00
TOTAL	12,562	1,921	15.3%	1.18



Table 10: Home Purchase Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	2,857	61	2,918	37.0%	34.1%	36.9%	132,278	22.4%	1.65	1.52
FEMALE	2,987	76	3,063	38.7%	42.5%	38.8%	264,975	44.9%	0.86	0.95
JOINT (MALE/FEMALE)	1,881	42	1,923	24.3%	23.5%	24.3%	193,030	32.7%	0.74	0.72
TOTAL	8,403	195	8,598				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	2,857	61	2,918	97.9%	2.1%	1.00	1.00
FEMALE	2,987	76	3,063	97.5%	2.5%	1.00	1.19
JOINT (MALE/FEMALE)	1,881	42	1,923	97.8%	2.2%	1.00	1.04
TOTAL	8,403	195	8,598	97.7%	2.3%	1.00	1.08

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	4,311	677	15.7%	1.00
FEMALE	4,454	713	16.0%	1.02
JOINT (MALE/FEMALE)	2,588	279	10.8%	0.69
TOTAL	12,562	1,921	15.3%	0.97



Table 11: Refinance Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	7,406	172	7,578	76.0%	37.6%	74.3%	282,063	47.8%	1.59	0.79
AFRICAN AMERICAN	1,439	262	1,701	14.8%	57.3%	16.7%	237,443	40.2%	0.37	1.43
ASIAN	511	4	515	5.2%	0.9%	5.0%	20,559	3.5%	1.51	0.25
HISPANIC	392	19	411	4.0%	4.2%	4.0%	38,509	6.5%	0.62	0.64
TOTAL	11,686	536	12,222				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	7,406	172	7,578	97.7%	2.3%	1.00	1.00
AFRICAN AMERICAN	1,439	262	1,701	84.6%	15.4%	0.87	6.79
ASIAN	511	4	515	99.2%	0.8%	1.02	0.34
HISPANIC	392	19	411	95.4%	4.6%	0.98	2.04
TOTAL	11,686	536	12,222	95.6%	4.4%	0.98	1.93

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	13,431	2,615	19.5%	1.00
AFRICAN AMERICAN	4,780	1,692	35.4%	1.82
ASIAN	1,181	332	28.1%	1.44
HISPANIC	1,165	407	34.9%	1.79
TOTAL	26,175	6,618	25.3%	1.30

Table 12: Refinance Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Income

TOTAL	PRIME	SUBPRIME	NUMLOANS	PERCENT PRIME	PERCENT OF SUBPRIME	PERCENT OF ALL LOANS	HOUSEHOLDS	PCTHH	PRIMESHRHH	SUBSHRHH
LOW (<50% MSA)	1,494	95	1,589	13.5%	40.1%	14.0%	279,327	47.3%	0.28	0.85
MODERATE (50-79.99% MSA)	2,871	64	2,935	25.9%	27.0%	25.9%	120,158	20.4%	1.27	1.33
MIDDLE (80-119.99% MSA)	2,935	47	2,982	26.5%	19.8%	26.3%	93,513	15.8%	1.67	1.25
UPPER (120% OR MORE MSA)	3,790	31	3,821	34.2%	13.1%	33.7%	97,285	16.5%	2.07	0.79
LMI (<79.99% MSA INCOME)	4,365	159	4,524	39.4%	67.1%	39.9%	399,486	67.7%	0.58	0.99
MUI (> 80% MSA INCOME)	6,725	78	6,803	60.6%	32.9%	60.1%	190,797	32.3%	1.88	1.02
TOTAL	11,686	536	12,222				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER-INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER-INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	1,494	95	1,589	94.0%	6.0%	0.95	7.37
MODERATE (50-79.99% MSA)	2,871	64	2,935	97.8%	2.2%	0.99	2.69
MIDDLE (80-119.99% MSA)	2,935	47	2,982	98.4%	1.6%	0.99	1.94
UPPER (120% OR MORE MSA)	3,790	31	3,821	99.2%	0.8%	1.00	1.00
LMI (<79.99% MSA INCOME)	4,365	159	4,524	96.5%	3.5%	0.98	3.07
MUI (> 80% MSA INCOME)	6,725	78	6,803	98.9%	1.1%	1.00	1.00
TOTAL	11,686	536	12,222	95.6%	4.4%	0.96	5.41

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	5,024	1,965	39.1%	2.20
MODERATE (50-79.99% MSA)	6,522	1,707	26.2%	1.47
MIDDLE (80-119.99% MSA)	5,791	1,194	20.6%	1.16
UPPER (120% OR MORE MSA)	6,841	1,218	17.8%	1.00
LMI (<79.99% MSA INCOME)	11,546	3,672	31.8%	1.67
MUI (> 80% MSA INCOME)	12,632	2,412	19.1%	1.00
TOTAL	26,175	6,618	25.3%	1.42



Table 13: Refinance Single-Family, Owner-Occupant Lending in Philadelphia by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	8,750	203	8,953	74.9%	37.9%	73.3%	178,316	51.0%	1.47	0.74
50-100% MINORITY	2,936	333	3,269	25.1%	62.1%	26.7%	171,335	49.0%	0.51	1.27
TOTAL	11,686	536	12,222				349,651			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	8,750	203	8,953	97.7%	2.3%	1.00	1.00
50-100% MINORITY	2,936	333	3,269	89.8%	10.2%	0.92	4.49
TOTAL	11,686	536	12,222	95.6%	4.4%	0.98	1.93

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	17,378	3,779	21.7%	1.00
50-100% MINORITY	8,792	2,839	32.3%	1.48
TOTAL	26,175	6,618	25.3%	1.16

Table 14: Refinance Single-Family, Owner-Occupant Lending in Philadelphia by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	853	148	1,001	7.3%	27.6%	8.2%	81,464	23.3%	0.31	1.19
MODERATE (50-79.99% MSA)	3,919	244	4,163	33.6%	45.5%	34.1%	152,805	43.7%	0.77	1.04
MIDDLE (80-119.99% MSA)	5,486	135	5,621	47.0%	25.2%	46.0%	100,764	28.8%	1.63	0.87
UPPER (120% OR MORE MSA)	1,421	9	1,430	12.2%	1.7%	11.7%	14,605	4.2%	2.91	0.40
LMI (<79.99% MSA INCOME)	4,772	392	5,164	40.9%	73.1%	42.3%	234,269	67.0%	0.61	1.09
MUI (> 80% MSA INCOME)	6,907	144	7,051	59.1%	26.9%	57.7%	115,369	33.0%	1.79	0.81
TOTAL	11,686	536	12,222				349,638			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER-INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER-INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	853	148	1,001	85.2%	14.8%	0.86	23.49
MODERATE (50-79.99% MSA)	3,919	244	4,163	94.1%	5.9%	0.95	9.31
MIDDLE (80-119.99% MSA)	5,486	135	5,621	97.6%	2.4%	0.98	3.82
UPPER (120% OR MORE MSA)	1,421	9	1,430	99.4%	0.6%	1.00	1.00
LMI (<79.99% MSA INCOME)	4,772	392	5,164	92.4%	7.6%	0.94	3.72
MUI (> 80% MSA INCOME)	6,907	144	7,051	98.0%	2.0%	1.00	1.00
TOTAL	11,686	536	12,222	95.6%	4.4%	0.96	6.97

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	2,922	1,072	36.7%	2.09
MODERATE (50-79.99% MSA)	9,935	2,850	28.7%	1.63
MIDDLE (80-119.99% MSA)	10,846	2,261	20.8%	1.19
UPPER (120% OR MORE MSA)	2,452	431	17.6%	1.00
LMI (<79.99% MSA INCOME)	12,857	3,922	30.5%	1.51
MUI (> 80% MSA INCOME)	13,298	2,692	20.2%	1.00
TOTAL	26,175	6,618	25.3%	1.44



Table 15: Refinance Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	3,221	113	3,334	30.4%	22.3%	30.0%	132,278	22.4%	1.36	1.00
FEMALE	3,192	272	3,464	30.1%	53.8%	31.2%	264,975	44.9%	0.67	1.20
JOINT (MALE/FEMALE)	4,180	121	4,301	39.5%	23.9%	38.8%	193,030	32.7%	1.21	0.73
TOTAL	11,686	536	12,222				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	3,221	113	3,334	96.6%	3.4%	1.00	1.00
FEMALE	3,192	272	3,464	92.1%	7.9%	0.95	2.32
JOINT (MALE/FEMALE)	4,180	121	4,301	97.2%	2.8%	1.01	0.83
TOTAL	11,686	536	12,222	95.6%	4.4%	0.99	1.29

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	7,719	2,141	27.7%	1.00
FEMALE	7,630	2,058	27.0%	0.97
JOINT (MALE/FEMALE)	7,576	1,442	19.0%	0.69
TOTAL	26,175	6,618	25.3%	0.91



Table 16: Home Improvement Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	717	54	771	61.3%	35.8%	58.4%	282,063	47.8%	1.28	0.75
AFRICAN AMERICAN	373	84	457	31.9%	55.6%	34.6%	237,443	40.2%	0.79	1.38
ASIAN	34	2	36	2.9%	1.3%	2.7%	20,559	3.5%	0.84	0.38
HISPANIC	45	11	56	3.8%	7.3%	4.2%	38,509	6.5%	0.59	1.12
TOTAL	1,498	178	1,676				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	717	54	771	93.0%	7.0%	1.00	1.00
AFRICAN AMERICAN	373	84	457	81.6%	18.4%	0.88	2.62
ASIAN	34	2	36	94.4%	5.6%	1.02	0.79
HISPANIC	45	11	56	80.4%	19.6%	0.86	2.80
TOTAL	1,498	178	1,676	89.4%	10.6%	0.96	1.52

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	1,576	577	36.6%	1.00
AFRICAN AMERICAN	1,563	929	59.4%	1.62
ASIAN	129	77	59.7%	1.63
HISPANIC	287	197	68.6%	1.87
TOTAL	4,594	2,306	50.2%	1.37



Table 17: Home Improvement Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	324	36	360	21.9%	27.1%	22.3%	279,327	47.3%	0.46	0.57
MODERATE (50-79.99% MSA)	434	44	478	29.3%	33.1%	29.7%	120,158	20.4%	1.44	1.63
MIDDLE (80-119.99% MSA)	401	34	435	27.1%	25.6%	27.0%	93,513	15.8%	1.71	1.61
UPPER (120% OR MORE MSA)	320	19	339	21.6%	14.3%	21.0%	97,285	16.5%	1.31	0.87
LMI (<79.99% MSA INCOME)	758	80	838	51.3%	60.2%	52.0%	399,486	67.7%	0.76	0.89
MUI (> 80% MSA INCOME)	721	53	774	48.7%	39.8%	48.0%	190,797	32.3%	1.51	1.23
TOTAL	1,498	178	1,676				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	324	36	360	90.0%	10.0%	0.95	1.78
MODERATE (50-79.99% MSA)	434	44	478	90.8%	9.2%	0.96	1.64
MIDDLE (80-119.99% MSA)	401	34	435	92.2%	7.8%	0.98	1.39
UPPER (120% OR MORE MSA)	320	19	339	94.4%	5.6%	1.00	1.00
LMI (<79.99% MSA INCOME)	758	80	838	90.5%	9.5%	0.97	1.39
MUI (> 80% MSA INCOME)	721	53	774	93.2%	6.8%	1.00	1.00
TOTAL	1,498	178	1,676	89.4%	10.6%	0.95	1.89

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	1,525	990	64.9%	1.85
MODERATE (50-79.99% MSA)	1,340	677	50.5%	1.44
MIDDLE (80-119.99% MSA)	954	382	40.0%	1.14
UPPER (120% OR MORE MSA)	690	242	35.1%	1.00
LMI (<79.99% MSA INCOME)	2,865	1,667	58.2%	1.53
MUI (> 80% MSA INCOME)	1,644	624	38.0%	1.00
TOTAL	4,594	2,306	50.2%	1.43



Table 18: Home Improvement Single-Family, Owner-Occupant Lending in Philadelphia by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	948	78	1,026	63.3%	43.8%	61.3%	178,316	51.0%	1.24	0.86
50-100% MINORITY	549	100	649	36.7%	56.2%	38.7%	171,335	49.0%	0.75	1.15
TOTAL	1,498	178	1,676				349,651			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	948	78	1,026	92.4%	7.6%	1.00	1.00
50-100% MINORITY	549	100	649	84.6%	15.4%	0.92	2.03
TOTAL	1,498	178	1,676	89.4%	10.6%	0.97	1.40

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	2,244	899	40.1%	1.00
50-100% MINORITY	2,348	1,406	59.9%	1.49
TOTAL	4,594	2,306	50.2%	1.25



Table 19: Home Improvement Single-Family, Owner-Occupant Lending in Philadelphia by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	201	50	251	13.4%	28.1%	15.0%	81,464	23.3%	0.58	1.21
MODERATE (50-79.99% MSA)	609	80	689	40.7%	44.9%	41.2%	152,805	43.7%	0.93	1.03
MIDDLE (80-119.99% MSA)	633	45	678	42.3%	25.3%	40.5%	100,764	28.8%	1.47	0.88
UPPER (120% OR MORE MSA)	52	3	55	3.5%	1.7%	3.3%	14,605	4.2%	0.83	0.40
LMI (<79.99% MSA INCOME)	810	130	940	54.2%	73.0%	56.2%	234,269	67.0%	0.81	1.09
MUI (> 80% MSA INCOME)	685	48	733	45.8%	27.0%	43.8%	115,369	33.0%	1.39	0.82
TOTAL	1,498	178	1,676				349,638			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	201	50	251	80.1%	19.9%	0.85	3.65
MODERATE (50-79.99% MSA)	609	80	689	88.4%	11.6%	0.93	2.13
MIDDLE (80-119.99% MSA)	633	45	678	93.4%	6.6%	0.99	1.22
UPPER (120% OR MORE MSA)	52	3	55	94.5%	5.5%	1.00	1.00
LMI (<79.99% MSA INCOME)	810	130	940	86.2%	13.8%	0.92	2.11
MUI (> 80% MSA INCOME)	685	48	733	93.5%	6.5%	1.00	1.00
TOTAL	1,498	178	1,676	89.4%	10.6%	0.95	1.95

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	1,000	637	63.7%	2.48
MODERATE (50-79.99% MSA)	2,027	1,065	52.5%	2.05
MIDDLE (80-119.99% MSA)	1,445	572	39.6%	1.54
UPPER (120% OR MORE MSA)	117	30	25.6%	1.00
LMI (<79.99% MSA INCOME)	3,027	1,702	56.2%	1.46
MUI (> 80% MSA INCOME)	1,562	602	38.5%	1.00
TOTAL	4,594	2,306	50.2%	1.96



Table 20: Home Improvement Single-Family, Owner-Occupant Lending in Philadelphia by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	332	41	373	24.2%	23.8%	24.2%	132,278	22.4%	1.08	1.06
FEMALE	532	88	620	38.8%	51.2%	40.2%	264,975	44.9%	0.87	1.14
JOINT (MALE/FEMALE)	506	43	549	36.9%	25.0%	35.6%	193,030	32.7%	1.13	0.76
TOTAL	1,498	178	1,676				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	332	41	373	89.0%	11.0%	1.00	1.00
FEMALE	532	88	620	85.8%	14.2%	0.96	1.29
JOINT (MALE/FEMALE)	506	43	549	92.2%	7.8%	1.04	0.71
TOTAL	1,498	178	1,676	89.4%	10.6%	1.00	0.97

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	1,193	656	55.0%	1.00
FEMALE	1,853	982	53.0%	0.96
JOINT (MALE/FEMALE)	1,080	406	37.6%	0.68
TOTAL	4,594	2,306	50.2%	0.91



Table 21: All Single-Family, Owner-Occupant Lending in Suburbs by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	63,915	523	64,438	90.0%	85.5%	89.9%	763,703	87.8%	1.02	0.97
AFRICAN AMERICAN	2,108	59	2,167	3.0%	9.6%	3.0%	61,927	7.1%	0.42	1.35
ASIAN	3,921	20	3,941	5.5%	3.3%	5.5%	21,767	2.5%	2.20	1.31
HISPANIC	1,084	10	1,094	1.5%	1.6%	1.5%	14,060	1.6%	0.94	1.01
TOTAL	80,348	709	81,057				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	63,915	523	64,438	99.2%	0.8%	1.00	1.00
AFRICAN AMERICAN	2,108	59	2,167	97.3%	2.7%	0.98	3.35
ASIAN	3,921	20	3,941	99.5%	0.5%	1.00	0.63
HISPANIC	1,084	10	1,094	99.1%	0.9%	1.00	1.13
TOTAL	80,348	709	81,057	99.1%	0.9%	1.00	1.08

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	96,990	13,330	13.7%	1.00
AFRICAN AMERICAN	4,272	1,088	25.5%	1.85
ASIAN	6,003	846	14.1%	1.03
HISPANIC	1,905	345	18.1%	1.32
TOTAL	127,808	19,133	15.0%	1.09



Table 22: All Single-Family, Owner-Occupant Lending in Suburbs by Borrower Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	3,525	99	3,624	4.5%	18.5%	4.6%	184,007	21.2%	0.21	0.87
MODERATE (50-79.99% MSA)	12,027	140	12,167	15.4%	26.1%	15.5%	150,363	17.3%	0.89	1.51
MIDDLE (80-119.99% MSA)	18,859	130	18,989	24.1%	24.3%	24.1%	176,694	20.3%	1.19	1.19
UPPER (120% OR MORE MSA)	43,686	167	43,853	55.9%	31.2%	55.8%	358,361	41.2%	1.36	0.76
LMI (<79.99% MSA INCOME)	15,552	239	15,791	19.9%	44.6%	20.1%	334,370	38.5%	0.52	1.16
MUI (> 80% MSA INCOME)	62,545	297	62,842	80.1%	55.4%	79.9%	535,055	61.5%	1.30	0.90
TOTAL	80,348	709	81,057				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	3,525	99	3,624	97.3%	2.7%	0.98	7.17
MODERATE (50-79.99% MSA)	12,027	140	12,167	98.8%	1.2%	0.99	3.02
MIDDLE (80-119.99% MSA)	18,859	130	18,989	99.3%	0.7%	1.00	1.80
UPPER (120% OR MORE MSA)	43,686	167	43,853	99.6%	0.4%	1.00	1.00
LMI (<79.99% MSA INCOME)	15,552	239	15,791	98.5%	1.5%	0.99	3.20
MUI (> 80% MSA INCOME)	62,545	297	62,842	99.5%	0.5%	1.00	1.00
TOTAL	80,348	709	81,057	99.1%	0.9%	1.00	2.30

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	7,673	2,416	31.5%	2.76
MODERATE (50-79.99% MSA)	20,555	3,821	18.6%	1.63
MIDDLE (80-119.99% MSA)	29,478	4,159	14.1%	1.24
UPPER (120% OR MORE MSA)	64,514	7,357	11.4%	1.00
LMI (<79.99% MSA INCOME)	28,228	6,237	22.1%	1.80
MUI (> 80% MSA INCOME)	93,992	11,516	12.3%	1.00
TOTAL	127,808	19,133	15.0%	1.31



Table 23: All Single-Family, Owner-Occupant Lending in Suburbs by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	79,857	676	80,533	99.4%	95.3%	99.4%	631,633	97.4%	1.02	0.98
50-100% MINORITY	491	33	524	0.6%	4.7%	0.6%	16,574	2.6%	0.24	1.82
TOTAL	80,348	709	81,057				648,207			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	79,857	676	80,533	99.2%	0.8%	1.00	1.00
50-100% MINORITY	491	33	524	93.7%	6.3%	0.94	7.50
TOTAL	80,348	709	81,057	99.1%	0.9%	1.00	1.04

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	126,441	18,690	14.8%	1.00
50-100% MINORITY	1,367	443	32.4%	2.19
TOTAL	127,808	19,133	15.0%	1.01



Table 24: All Single-Family, Owner-Occupant Lending in Suburbs by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	81	7	88	0.1%	1.0%	0.1%	5,134	0.8%	0.13	1.25
MODERATE (50-79.99% MSA)	1,960	59	2,019	2.4%	8.3%	2.5%	31,196	4.8%	0.51	1.73
MIDDLE (80-119.99% MSA)	22,683	307	22,990	28.2%	43.3%	28.4%	230,235	35.5%	0.79	1.22
UPPER (120% OR MORE MSA)	55,624	336	55,960	69.2%	47.4%	69.0%	381,554	58.9%	1.18	0.80
LMI (<79.99% MSA INCOME)	2,041	66	2,107	2.5%	9.3%	2.6%	36,330	5.6%	0.45	1.66
MUI (> 80% MSA INCOME)	78,307	643	78,950	97.5%	90.7%	97.4%	611,789	94.4%	1.03	0.96
TOTAL	80,348	709	81,057				648,119			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	81	7	88	92.0%	8.0%	0.93	13.25
MODERATE (50-79.99% MSA)	1,960	59	2,019	97.1%	2.9%	0.98	4.87
MIDDLE (80-119.99% MSA)	22,683	307	22,990	98.7%	1.3%	0.99	2.22
UPPER (120% OR MORE MSA)	55,624	336	55,960	99.4%	0.6%	1.00	1.00
LMI (<79.99% MSA INCOME)	2,041	66	2,107	96.9%	3.1%	0.98	3.85
MUI (> 80% MSA INCOME)	78,307	643	78,950	99.2%	0.8%	1.00	1.00
TOTAL	80,348	709	81,057	99.1%	0.9%	1.00	1.46

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	248	92	37.1%	2.78
MODERATE (50-79.99% MSA)	3,871	899	23.2%	1.74
MIDDLE (80-119.99% MSA)	38,498	6,778	17.6%	1.32
UPPER (120% OR MORE MSA)	85,190	11,364	13.3%	1.00
LMI (<79.99% MSA INCOME)	4,119	991	24.1%	1.64
MUI (> 80% MSA INCOME)	123,688	18,142	14.7%	1.00
TOTAL	127,808	19,133	15.0%	1.12



Table 25: All Single-Family, Owner-Occupant Lending in Suburbs by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	16,128	161	16,289	21.8%	24.7%	21.8%	154,324	17.8%	1.23	1.39
FEMALE	12,556	193	12,749	17.0%	29.6%	17.1%	248,340	28.6%	0.59	1.04
JOINT (MALE/FEMALE)	45,239	297	45,536	61.2%	45.6%	61.1%	491,946	56.6%	1.08	0.81
TOTAL	80,348	709	81,057				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	16,128	161	16,289	99.0%	1.0%	1.00	1.00
FEMALE	12,556	193	12,749	98.5%	1.5%	0.99	1.53
JOINT (MALE/FEMALE)	45,239	297	45,536	99.3%	0.7%	1.00	0.66
TOTAL	80,348	709	81,057	99.1%	0.9%	1.00	0.88

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	27,256	4,664	17.1%	1.00
FEMALE	20,722	3,558	17.2%	1.00
JOINT (MALE/FEMALE)	65,340	7,408	11.3%	0.66
TOTAL	127,808	19,133	15.0%	0.87



Table 26: Home Purchase Single-Family, Owner-Occupant Lending in Suburbs by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	14,581	94	14,675	85.8%	75.8%	85.8%	763,703	87.8%	0.98	0.86
AFRICAN AMERICAN	951	14	965	5.6%	11.3%	5.6%	61,927	7.1%	0.79	1.59
ASIAN	1,082	11	1,093	6.4%	8.9%	6.4%	21,767	2.5%	2.54	3.54
HISPANIC	374	5	379	2.2%	4.0%	2.2%	14,060	1.6%	1.36	2.49
TOTAL	18,697	139	18,836				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	14,581	94	14,675	99.4%	0.6%	1.00	1.00
AFRICAN AMERICAN	951	14	965	98.5%	1.5%	0.99	2.26
ASIAN	1,082	11	1,093	99.0%	1.0%	1.00	1.57
HISPANIC	374	5	379	98.7%	1.3%	0.99	2.06
TOTAL	18,697	139	18,836	99.3%	0.7%	1.00	1.15

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	19,001	1,571	8.3%	1.00
AFRICAN AMERICAN	1,433	243	17.0%	2.05
ASIAN	1,546	158	10.2%	1.24
HISPANIC	542	66	12.2%	1.47
TOTAL	25,307	2,424	9.6%	1.16



Table 27: Home Purchase Single-Family, Owner-Occupant Lending in Suburbs by Borrower Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	1,208	23	1,231	6.5%	17.4%	6.6%	184,007	21.2%	0.31	0.82
MODERATE (50-79.99% MSA)	4,079	37	4,116	22.0%	28.0%	22.0%	150,363	17.3%	1.27	1.62
MIDDLE (80-119.99% MSA)	4,853	26	4,879	26.2%	19.7%	26.1%	176,694	20.3%	1.29	0.97
UPPER (120% OR MORE MSA)	8,403	46	8,449	45.3%	34.8%	45.2%	358,361	41.2%	1.10	0.85
LMI (<79.99% MSA INCOME)	5,287	60	5,347	28.5%	45.5%	28.6%	334,370	38.5%	0.74	1.18
MUI (> 80% MSA INCOME)	13,256	72	13,328	71.5%	54.5%	71.4%	535,055	61.5%	1.16	0.89
TOTAL	18,697	139	18,836				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	1,208	23	1,231	98.1%	1.9%	0.99	3.43
MODERATE (50-79.99% MSA)	4,079	37	4,116	99.1%	0.9%	1.00	1.65
MIDDLE (80-119.99% MSA)	4,853	26	4,879	99.5%	0.5%	1.00	0.98
UPPER (120% OR MORE MSA)	8,403	46	8,449	99.5%	0.5%	1.00	1.00
LMI (<79.99% MSA INCOME)	5,287	60	5,347	98.9%	1.1%	0.99	2.08
MUI (> 80% MSA INCOME)	13,256	72	13,328	99.5%	0.5%	1.00	1.00
TOTAL	18,697	139	18,836	99.3%	0.7%	1.00	1.36

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	1,941	418	21.5%	3.08
MODERATE (50-79.99% MSA)	5,523	616	11.2%	1.60
MIDDLE (80-119.99% MSA)	6,388	563	8.8%	1.26
UPPER (120% OR MORE MSA)	11,083	774	7.0%	1.00
LMI (<79.99% MSA INCOME)	7,464	1,034	13.9%	1.81
MUI (> 80% MSA INCOME)	17,471	1,337	7.7%	1.00
TOTAL	25,307	2,424	9.6%	1.37



Table 28: Home Purchase Single-Family, Owner-Occupant Lending in Suburbs by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	18,468	129	18,597	98.8%	92.8%	98.7%	631,633	97.4%	1.01	0.95
50-100% MINORITY	229	10	239	1.2%	7.2%	1.3%	16,574	2.6%	0.48	2.81
TOTAL	18,697	139	18,836				648,207			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	18,468	129	18,597	99.3%	0.7%	1.00	1.00
50-100% MINORITY	229	10	239	95.8%	4.2%	0.96	6.03
TOTAL	18,697	139	18,836	99.3%	0.7%	1.00	1.06

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	24,889	2,332	9.4%	1.00
50-100% MINORITY	418	92	22.0%	2.35
TOTAL	25,307	2,424	9.6%	1.02



Table 29: Home Purchase Single-Family, Owner-Occupant Lending in Suburbs by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	45	1	46	0.2%	0.7%	0.2%	5,134	0.8%	0.30	0.91
MODERATE (50-79.99% MSA)	837	22	859	4.5%	15.8%	4.6%	31,196	4.8%	0.93	3.29
MIDDLE (80-119.99% MSA)	6,180	46	6,226	33.1%	33.1%	33.1%	230,235	35.5%	0.93	0.93
UPPER (120% OR MORE MSA)	11,635	70	11,705	62.2%	50.4%	62.1%	381,554	58.9%	1.06	0.86
LMI (<79.99% MSA INCOME)	882	23	905	4.7%	16.5%	4.8%	36,330	5.6%	0.84	2.95
MUI (> 80% MSA INCOME)	17,815	116	17,931	95.3%	83.5%	95.2%	611,789	94.4%	1.01	0.88
TOTAL	18,697	139	18,836				648,119			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	45	1	46	97.8%	2.2%	0.98	3.64
MODERATE (50-79.99% MSA)	837	22	859	97.4%	2.6%	0.98	4.28
MIDDLE (80-119.99% MSA)	6,180	46	6,226	99.3%	0.7%	1.00	1.24
UPPER (120% OR MORE MSA)	11,635	70	11,705	99.4%	0.6%	1.00	1.00
LMI (<79.99% MSA INCOME)	882	23	905	97.5%	2.5%	0.98	3.93
MUI (> 80% MSA INCOME)	17,815	116	17,931	99.4%	0.6%	1.00	1.00
TOTAL	18,697	139	18,836	99.3%	0.7%	1.00	1.23

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	79	18	22.8%	2.73
MODERATE (50-79.99% MSA)	1,244	188	15.1%	1.81
MIDDLE (80-119.99% MSA)	8,318	911	11.0%	1.31
UPPER (120% OR MORE MSA)	15,666	1,307	8.3%	1.00
LMI (<79.99% MSA INCOME)	1,323	206	15.6%	1.68
MUI (> 80% MSA INCOME)	23,984	2,218	9.2%	1.00
TOTAL	25,307	2,424	9.6%	1.15



Table 30: Home Purchase Single-Family, Owner-Occupant Lending in Suburbs by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	4,892	37	4,929	28.1%	28.9%	28.1%	154,324	17.8%	1.58	1.63
FEMALE	3,635	37	3,672	20.9%	28.9%	20.9%	248,340	28.6%	0.73	1.01
JOINT (MALE/FEMALE)	8,880	54	8,934	51.0%	42.2%	50.9%	491,946	56.6%	0.90	0.75
TOTAL	18,697	139	18,836				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	4,892	37	4,929	99.2%	0.8%	1.00	1.00
FEMALE	3,635	37	3,672	99.0%	1.0%	1.00	1.34
JOINT (MALE/FEMALE)	8,880	54	8,934	99.4%	0.6%	1.00	0.81
TOTAL	18,697	139	18,836	99.3%	0.7%	1.00	0.98

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	6,789	756	11.1%	1.00
FEMALE	4,976	559	11.2%	1.01
JOINT (MALE/FEMALE)	11,484	838	7.3%	0.66
TOTAL	25,307	2,424	9.6%	0.86



Table 31: Refinance Single-Family, Owner-Occupant Lending in Suburbs by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	47,654	358	48,012	91.2%	86.9%	91.1%	763,703	87.8%	1.04	0.99
AFRICAN AMERICAN	1,111	42	1,153	2.1%	10.2%	2.2%	61,927	7.1%	0.30	1.43
ASIAN	2,812	7	2,819	5.4%	1.7%	5.4%	21,767	2.5%	2.15	0.68
HISPANIC	689	5	694	1.3%	1.2%	1.3%	14,060	1.6%	0.82	0.75
TOTAL	59,681	473	60,154				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	47,654	358	48,012	99.3%	0.7%	1.00	1.00
AFRICAN AMERICAN	1,111	42	1,153	96.4%	3.6%	0.97	4.89
ASIAN	2,812	7	2,819	99.8%	0.2%	1.01	0.33
HISPANIC	689	5	694	99.3%	0.7%	1.00	0.97
TOTAL	59,681	473	60,154	99.2%	0.8%	1.00	1.05

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	75,395	11,354	15.1%	1.00
AFRICAN AMERICAN	2,716	795	29.3%	1.94
ASIAN	4,396	671	15.3%	1.01
HISPANIC	1,330	270	20.3%	1.35
TOTAL	99,297	16,138	16.3%	1.08



Table 32: Refinance Single-Family, Owner-Occupant Lending in Suburbs by Borrower Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	2,144	55	2,199	3.7%	17.5%	3.8%	184,007	21.2%	0.18	0.82
MODERATE (50-79.99% MSA)	7,611	78	7,689	13.2%	24.8%	13.3%	150,363	17.3%	0.76	1.43
MIDDLE (80-119.99% MSA)	13,511	83	13,594	23.5%	26.3%	23.5%	176,694	20.3%	1.15	1.30
UPPER (120% OR MORE MSA)	34,336	99	34,435	59.6%	31.4%	59.5%	358,361	41.2%	1.45	0.76
LMI (<79.99% MSA INCOME)	9,755	133	9,888	16.9%	42.2%	17.1%	334,370	38.5%	0.44	1.10
MUI (> 80% MSA INCOME)	47,847	182	48,029	83.1%	57.8%	82.9%	535,055	61.5%	1.35	0.94
TOTAL	59,681	473	60,154				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	2,144	55	2,199	97.5%	2.5%	0.98	8.70
MODERATE (50-79.99% MSA)	7,611	78	7,689	99.0%	1.0%	0.99	3.53
MIDDLE (80-119.99% MSA)	13,511	83	13,594	99.4%	0.6%	1.00	2.12
UPPER (120% OR MORE MSA)	34,336	99	34,435	99.7%	0.3%	1.00	1.00
LMI (<79.99% MSA INCOME)	9,755	133	9,888	98.7%	1.3%	0.99	3.55
MUI (> 80% MSA INCOME)	47,847	182	48,029	99.6%	0.4%	1.00	1.00
TOTAL	59,681	473	60,154	99.2%	0.8%	0.99	2.74

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	5,347	1,860	34.8%	2.82
MODERATE (50-79.99% MSA)	14,402	3,057	21.2%	1.72
MIDDLE (80-119.99% MSA)	22,347	3,496	15.6%	1.27
UPPER (120% OR MORE MSA)	52,030	6,412	12.3%	1.00
LMI (<79.99% MSA INCOME)	19,749	4,917	24.9%	1.87
MUI (> 80% MSA INCOME)	74,377	9,908	13.3%	1.00
TOTAL	99,297	16,138	16.3%	1.32



Table 33: Refinance Single-Family, Owner-Occupant Lending in Suburbs by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	59,437	452	59,889	99.6%	95.6%	99.6%	631,633	97.4%	1.02	0.98
50-100% MINORITY	244	21	265	0.4%	4.4%	0.4%	16,574	2.6%	0.16	1.74
TOTAL	59,681	473	60,154				648,207			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	59,437	452	59,889	99.2%	0.8%	1.00	1.00
50-100% MINORITY	244	21	265	92.1%	7.9%	0.93	10.50
TOTAL	59,681	473	60,154	99.2%	0.8%	1.00	1.04

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	98,401	15,814	16.1%	1.00
50-100% MINORITY	896	324	36.2%	2.25
TOTAL	99,297	16,138	16.3%	1.01



Table 34: Refinance Single-Family, Owner-Occupant Lending in Suburbs by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	31	5	36	0.1%	1.1%	0.1%	5,134	0.8%	0.07	1.33
MODERATE (50-79.99% MSA)	1,061	35	1,096	1.8%	7.4%	1.8%	31,196	4.8%	0.37	1.54
MIDDLE (80-119.99% MSA)	15,855	209	16,064	26.6%	44.2%	26.7%	230,235	35.5%	0.75	1.24
UPPER (120% OR MORE MSA)	42,734	224	42,958	71.6%	47.4%	71.4%	381,554	58.9%	1.22	0.80
LMI (<79.99% MSA INCOME)	1,092	40	1,132	1.8%	8.5%	1.9%	36,330	5.6%	0.33	1.51
MUI (> 80% MSA INCOME)	58,589	433	59,022	98.2%	91.5%	98.1%	611,789	94.4%	1.04	0.97
TOTAL	59,681	473	60,154				648,119			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	31	5	36	86.1%	13.9%	0.87	26.64
MODERATE (50-79.99% MSA)	1,061	35	1,096	96.8%	3.2%	0.97	6.12
MIDDLE (80-119.99% MSA)	15,855	209	16,064	98.7%	1.3%	0.99	2.50
UPPER (120% OR MORE MSA)	42,734	224	42,958	99.5%	0.5%	1.00	1.00
LMI (<79.99% MSA INCOME)	1,092	40	1,132	96.5%	3.5%	0.97	4.82
MUI (> 80% MSA INCOME)	58,589	433	59,022	99.3%	0.7%	1.00	1.00
TOTAL	59,681	473	60,154	99.2%	0.8%	1.00	1.51

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	154	67	43.5%	3.01
MODERATE (50-79.99% MSA)	2,500	666	26.6%	1.84
MIDDLE (80-119.99% MSA)	29,043	5,619	19.3%	1.34
UPPER (120% OR MORE MSA)	67,599	9,786	14.5%	1.00
LMI (<79.99% MSA INCOME)	2,654	733	27.6%	1.73
MUI (> 80% MSA INCOME)	96,642	15,405	15.9%	1.00
TOTAL	99,297	16,138	16.3%	1.12



Table 35: Refinance Single-Family, Owner-Occupant Lending in Suburbs by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	10,979	103	11,082	20.1%	23.7%	20.1%	154,324	17.8%	1.13	1.34
FEMALE	8,590	130	8,720	15.7%	30.0%	15.8%	248,340	28.6%	0.55	1.05
JOINT (MALE/FEMALE)	35,119	201	35,320	64.2%	46.3%	64.1%	491,946	56.6%	1.13	0.82
TOTAL	59,681	473	60,154				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	10,979	103	11,082	99.1%	0.9%	1.00	1.00
FEMALE	8,590	130	8,720	98.5%	1.5%	0.99	1.60
JOINT (MALE/FEMALE)	35,119	201	35,320	99.4%	0.6%	1.00	0.61
TOTAL	59,681	473	60,154	99.2%	0.8%	1.00	0.85

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	19,932	3,772	18.9%	1.00
FEMALE	15,144	2,852	18.8%	1.00
JOINT (MALE/FEMALE)	52,087	6,361	12.2%	0.65
TOTAL	99,297	16,138	16.3%	0.86



Table 36: Home Improvement Single-Family, Owner-Occupant Lending in Suburbs by Borrower Race

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	3,153	161	3,314	94.1%	92.5%	94.0%	763,703	87.8%	1.07	1.05
AFRICAN AMERICAN	100	8	108	3.0%	4.6%	3.1%	61,927	7.1%	0.42	0.65
ASIAN	60	3	63	1.8%	1.7%	1.8%	21,767	2.5%	0.71	0.69
HISPANIC	39	2	41	1.2%	1.1%	1.2%	14,060	1.6%	0.72	0.71
TOTAL	3,891	215	4,106				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	3,153	161	3,314	95.1%	4.9%	1.00	1.00
AFRICAN AMERICAN	100	8	108	92.6%	7.4%	0.97	1.52
ASIAN	60	3	63	95.2%	4.8%	1.00	0.98
HISPANIC	39	2	41	95.1%	4.9%	1.00	1.00
TOTAL	3,891	215	4,106	94.8%	5.2%	1.00	1.08

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	5,283	1,169	22.1%	1.00
AFRICAN AMERICAN	289	138	47.8%	2.16
ASIAN	159	64	40.3%	1.82
HISPANIC	89	35	39.3%	1.78
TOTAL	6,910	1,723	24.9%	1.13



Table 37: Home Improvement Single-Family, Owner-Occupant Lending in Suburbs by Borrower Income

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	270	29	299	7.0%	14.0%	7.4%	184,007	21.2%	0.33	0.66
MODERATE (50-79.99% MSA)	631	42	673	16.3%	20.3%	16.5%	150,363	17.3%	0.94	1.17
MIDDLE (80-119.99% MSA)	979	57	1,036	25.4%	27.5%	25.5%	176,694	20.3%	1.25	1.35
UPPER (120% OR MORE MSA)	1,981	79	2,060	51.3%	38.2%	50.6%	358,361	41.2%	1.24	0.93
LMI (<79.99% MSA INCOME)	901	71	972	23.3%	34.3%	23.9%	334,370	38.5%	0.61	0.89
MUI (> 80% MSA INCOME)	2,960	136	3,096	76.7%	65.7%	76.1%	535,055	61.5%	1.25	1.07
TOTAL	3,891	215	4,106				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	270	29	299	90.3%	9.7%	0.94	2.53
MODERATE (50-79.99% MSA)	631	42	673	93.8%	6.2%	0.97	1.63
MIDDLE (80-119.99% MSA)	979	57	1,036	94.5%	5.5%	0.98	1.43
UPPER (120% OR MORE MSA)	1,981	79	2,060	96.2%	3.8%	1.00	1.00
LMI (<79.99% MSA INCOME)	901	71	972	92.7%	7.3%	0.97	1.66
MUI (> 80% MSA INCOME)	2,960	136	3,096	95.6%	4.4%	1.00	1.00
TOTAL	3,891	215	4,106	94.8%	5.2%	0.99	1.37

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	695	310	44.6%	2.41
MODERATE (50-79.99% MSA)	1,319	427	32.4%	1.75
MIDDLE (80-119.99% MSA)	1,649	374	22.7%	1.23
UPPER (120% OR MORE MSA)	3,175	587	18.5%	1.00
LMI (<79.99% MSA INCOME)	2,014	737	36.6%	1.84
MUI (> 80% MSA INCOME)	4,824	961	19.9%	1.00
TOTAL	6,910	1,723	24.9%	1.35

Table 38: Home Improvement Single-Family, Owner-Occupant Lending in Suburbs by Tract Minority Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	3,858	211	4,069	99.2%	98.1%	99.1%	631,633	97.4%	1.02	1.01
50-100% MINORITY	33	4	37	0.8%	1.9%	0.9%	16,574	2.6%	0.33	0.73
TOTAL	3,891	215	4,106				648,207			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	3,858	211	4,069	94.8%	5.2%	1.00	1.00
50-100% MINORITY	33	4	37	89.2%	10.8%	0.94	2.08
TOTAL	3,891	215	4,106	94.8%	5.2%	1.00	1.01

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	6,787	1,654	24.4%	1.00
50-100% MINORITY	123	69	56.1%	2.30
TOTAL	6,910	1,723	24.9%	1.02



Table 39: Home Improvement Single-Family, Owner-Occupant Lending in Suburbs by Tract Income Level

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	8	1	9	0.2%	0.5%	0.2%	5,134	0.8%	0.26	0.59
MODERATE (50-79.99% MSA)	117	9	126	3.0%	4.2%	3.1%	31,196	4.8%	0.62	0.87
MIDDLE (80-119.99% MSA)	1,347	100	1,447	34.6%	46.5%	35.2%	230,235	35.5%	0.97	1.31
UPPER (120% OR MORE MSA)	2,419	105	2,524	62.2%	48.8%	61.5%	381,554	58.9%	1.06	0.83
LMI (<79.99% MSA INCOME)	125	10	135	3.2%	4.7%	3.3%	36,330	5.6%	0.57	0.83
MUI (> 80% MSA INCOME)	3,766	205	3,971	96.8%	95.3%	96.7%	611,789	94.4%	1.03	1.01
TOTAL	3,891	215	4,106				648,119			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	8	1	9	88.9%	11.1%	0.93	2.67
MODERATE (50-79.99% MSA)	117	9	126	92.9%	7.1%	0.97	1.72
MIDDLE (80-119.99% MSA)	1,347	100	1,447	93.1%	6.9%	0.97	1.66
UPPER (120% OR MORE MSA)	2,419	105	2,524	95.8%	4.2%	1.00	1.00
LMI (<79.99% MSA INCOME)	125	10	135	92.6%	7.4%	0.98	1.43
MUI (> 80% MSA INCOME)	3,766	205	3,971	94.8%	5.2%	1.00	1.00
TOTAL	3,891	215	4,106	94.8%	5.2%	0.99	1.26

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	29	16	55.2%	2.65
MODERATE (50-79.99% MSA)	289	128	44.3%	2.13
MIDDLE (80-119.99% MSA)	2,546	737	28.9%	1.39
UPPER (120% OR MORE MSA)	4,046	842	20.8%	1.00
LMI (<79.99% MSA INCOME)	318	144	45.3%	1.89
MUI (> 80% MSA INCOME)	6,592	1,579	24.0%	1.00
TOTAL	6,910	1,723	24.9%	1.20

Table 40: Home Improvement Single-Family, Owner-Occupant Lending in Suburbs by Borrower Gender

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	509	42	551	14.2%	21.5%	14.6%	154,324	17.8%	0.80	1.21
FEMALE	603	51	654	16.8%	26.2%	17.3%	248,340	28.6%	0.59	0.92
JOINT (MALE/FEMALE)	2,468	102	2,570	68.9%	52.3%	68.1%	491,946	56.6%	1.22	0.92
TOTAL	3,891	215	4,106				869,425			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	509	42	551	92.4%	7.6%	1.00	1.00
FEMALE	603	51	654	92.2%	7.8%	1.00	1.02
JOINT (MALE/FEMALE)	2,468	102	2,570	96.0%	4.0%	1.04	0.52
TOTAL	3,891	215	4,106	94.8%	5.2%	1.03	0.69

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	1,177	415	35.3%	1.00
FEMALE	1,278	421	32.9%	0.93
JOINT (MALE/FEMALE)	3,784	676	17.9%	0.51
TOTAL	6,910	1,723	24.9%	0.71



Table 41: All Loans by Borrower Race in Baltimore

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	3,952	74	4,026	66.3%	16.8%	62.9%	93,423	36.2%	1.83	0.46
AFRICAN AMERICAN	1,776	358	2,134	29.8%	81.2%	33.3%	151,907	58.9%	0.51	1.38
ASIAN	132	2	134	2.2%	0.5%	2.1%	4,193	1.6%	1.36	0.28
HISPANIC	100	7	107	1.7%	1.6%	1.7%	3,793	1.5%	1.14	1.08
TOTAL	6,858	460	7,318				257,788			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	3,952	74	4,026	98.2%	1.8%	1.00	1.00
AFRICAN AMERICAN	1,776	358	2,134	83.2%	16.8%	0.85	9.13
ASIAN	132	2	134	98.5%	1.5%	1.00	0.81
HISPANIC	100	7	107	93.5%	6.5%	0.95	3.56
TOTAL	6,858	460	7,318	93.7%	6.3%	0.95	3.42

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	6,239	955	15.3%	1.00
AFRICAN AMERICAN	4,752	1,414	29.8%	1.94
ASIAN	236	51	21.6%	1.41
HISPANIC	232	68	29.3%	1.91
TOTAL	13,764	3,063	22.3%	1.45

Table 42: All Loans by Borrower Income in Baltimore

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	1,030	33	1,063	16.3%	32.7%	16.6%	129,402	50.2%	0.33	0.65
MODERATE (50-79.99% MSA)	1,746	25	1,771	27.7%	24.8%	27.6%	57,318	22.2%	1.24	1.11
MIDDLE (80-119.99% MSA)	1,484	20	1,504	23.5%	19.8%	23.5%	38,298	14.9%	1.58	1.33
UPPER (120% OR MORE MSA)	2,052	23	2,075	32.5%	22.8%	32.4%	32,770	12.7%	2.56	1.79
LMI (<79.99% MSA INCOME)	2,776	58	2,834	44.0%	57.4%	44.2%	186,720	72.4%	0.61	0.79
MUI (> 80% MSA INCOME)	3,536	43	3,579	56.0%	42.6%	55.8%	71,068	27.6%	2.03	1.54
TOTAL	6,858	460	7,318				257,788			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	1,030	33	1,063	96.9%	3.1%	0.98	2.80
MODERATE (50-79.99% MSA)	1,746	25	1,771	98.6%	1.4%	1.00	1.27
MIDDLE (80-119.99% MSA)	1,484	20	1,504	98.7%	1.3%	1.00	1.20
UPPER (120% OR MORE MSA)	2,052	23	2,075	98.9%	1.1%	1.00	1.00
LMI (<79.99% MSA INCOME)	2,776	58	2,834	98.0%	2.0%	0.99	1.70
MUI (> 80% MSA INCOME)	3,536	43	3,579	98.8%	1.2%	1.00	1.00
TOTAL	6,858	460	7,318	93.7%	6.3%	0.95	5.67

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	2,679	908	33.9%	2.31
MODERATE (50-79.99% MSA)	3,475	848	24.4%	1.66
MIDDLE (80-119.99% MSA)	2,574	481	18.7%	1.27
UPPER (120% OR MORE MSA)	3,393	498	14.7%	1.00
LMI (<79.99% MSA INCOME)	6,154	1,756	28.5%	1.74
MUI (> 80% MSA INCOME)	5,967	979	16.4%	1.00
TOTAL	13,764	3,063	22.3%	1.52



Table 43: All Loans by Tract Minority Level in Baltimore

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	4,395	78	4,473	64.1%	17.0%	61.1%	51,722	39.8%	1.61	0.43
50-100% MINORITY	2,463	382	2,845	35.9%	83.0%	38.9%	78,157	60.2%	0.60	1.38
TOTAL	6,858	460	7,318				129,879			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	4,395	78	4,473	98.3%	1.7%	1.00	1.00
50-100% MINORITY	2,463	382	2,845	86.6%	13.4%	0.88	7.70
TOTAL	6,858	460	7,318	93.7%	6.3%	0.95	3.60

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	7,362	1,233	16.7%	1.00
50-100% MINORITY	6,402	1,830	28.6%	1.71
TOTAL	13,764	3,063	22.3%	1.33

Table 44: All Loans by Tract Income Level in Baltimore

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	825	160	985	12.0%	34.8%	13.5%	28,290	21.8%	0.55	1.60
MODERATE (50-79.99% MSA)	2,863	234	3,097	41.7%	50.9%	42.3%	67,006	51.6%	0.81	0.99
MIDDLE (80-119.99% MSA)	2,078	58	2,136	30.3%	12.6%	29.2%	25,666	19.8%	1.53	0.64
UPPER (120% OR MORE MSA)	1,092	8	1,100	15.9%	1.7%	15.0%	8,917	6.9%	2.32	0.25
LMI (<79.99% MSA INCOME)	3,688	394	4,082	53.8%	85.7%	55.8%	95,296	73.4%	0.73	1.17
MUI (> 80% MSA INCOME)	3,170	66	3,236	46.2%	14.3%	44.2%	34,583	26.6%	1.74	0.54
TOTAL	6,858	460	7,318				129,879			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	825	160	985	83.8%	16.2%	0.84	22.34
MODERATE (50-79.99% MSA)	2,863	234	3,097	92.4%	7.6%	0.93	10.39
MIDDLE (80-119.99% MSA)	2,078	58	2,136	97.3%	2.7%	0.98	3.73
UPPER (120% OR MORE MSA)	1,092	8	1,100	99.3%	0.7%	1.00	1.00
LMI (<79.99% MSA INCOME)	3,688	394	4,082	90.3%	9.7%	0.92	4.73
MUI (> 80% MSA INCOME)	3,170	66	3,236	98.0%	2.0%	1.00	1.00
TOTAL	6,858	460	7,318	93.7%	6.3%	0.94	8.64

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	2,223	630	28.3%	2.32
MODERATE (50-79.99% MSA)	6,097	1,476	24.2%	1.99
MIDDLE (80-119.99% MSA)	3,779	754	20.0%	1.64
UPPER (120% OR MORE MSA)	1,665	203	12.2%	1.00
LMI (<79.99% MSA INCOME)	8,320	2,106	25.3%	1.44
MUI (> 80% MSA INCOME)	5,444	957	17.6%	1.00
TOTAL	13,764	3,063	22.3%	1.83



Table 45: All Loans by Borrower Gender in Baltimore

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	1,983	116	2,099	32.3%	26.2%	31.9%	61,247	23.8%	1.36	1.10
FEMALE	2,260	249	2,509	36.9%	56.2%	38.2%	124,476	48.3%	0.76	1.16
JOINT (MALE/FEMALE)	1,889	78	1,967	30.8%	17.6%	29.9%	72,065	28.0%	1.10	0.63
TOTAL	6,858	460	7,318				257,788			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	1,983	116	2,099	94.5%	5.5%	1.00	1.00
FEMALE	2,260	249	2,509	90.1%	9.9%	0.95	1.80
JOINT (MALE/FEMALE)	1,889	78	1,967	96.0%	4.0%	1.02	0.72
TOTAL	6,858	460	7,318	93.7%	6.3%	0.99	1.14

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	4,068	951	23.4%	1.00
FEMALE	4,850	1,196	24.7%	1.05
JOINT (MALE/FEMALE)	3,175	537	16.9%	0.72
TOTAL	13,764	3,063	22.3%	0.95



Table 46: All Loans by Borrower Race in Detroit

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	137	11	148	26.7%	11.1%	24.1%	44,789	13.3%	2.00	0.83
AFRICAN AMERICAN	359	87	446	69.8%	87.9%	72.8%	269,354	80.1%	0.87	1.10
ASIAN	6	0	6	1.2%	0.0%	1.0%	2,758	0.8%	1.42	0.00
HISPANIC	12	1	13	2.3%	1.0%	2.1%	12,446	3.7%	0.63	0.27
TOTAL	593	106	699				336,482			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	137	11	148	92.6%	7.4%	1.00	1.00
AFRICAN AMERICAN	359	87	446	80.5%	19.5%	0.87	2.62
ASIAN	6	0	6	100.0%	0.0%	1.08	0.00
HISPANIC	12	1	13	92.3%	7.7%	1.00	1.03
TOTAL	593	106	699	84.8%	15.2%	0.92	2.04

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	381	166	43.6%	1.00
AFRICAN AMERICAN	1,870	1,040	55.6%	1.28
ASIAN	21	9	42.9%	0.98
HISPANIC	58	34	58.6%	1.35
TOTAL	2,774	1,502	54.1%	1.24



Table 47: All Loans by Borrower Income in Detroit

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	141	43	184	26.9%	60.6%	30.9%	176,929	52.6%	0.51	1.15
MODERATE (50-79.99% MSA)	169	16	185	32.3%	22.5%	31.1%	65,792	19.6%	1.65	1.15
MIDDLE (80-119.99% MSA)	110	8	118	21.0%	11.3%	19.8%	49,842	14.8%	1.42	0.76
UPPER (120% OR MORE MSA)	104	4	108	19.8%	5.6%	18.2%	43,919	13.1%	1.52	0.43
LMI (<79.99% MSA INCOME)	310	59	369	59.2%	83.1%	62.0%	242,721	72.1%	0.82	1.15
MUI (> 80% MSA INCOME)	214	12	226	40.8%	16.9%	38.0%	93,761	27.9%	1.47	0.61
TOTAL	593	106	699				336,482			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	141	43	184	76.6%	23.4%	0.80	6.31
MODERATE (50-79.99% MSA)	169	16	185	91.4%	8.6%	0.95	2.34
MIDDLE (80-119.99% MSA)	110	8	118	93.2%	6.8%	0.97	1.83
UPPER (120% OR MORE MSA)	104	4	108	96.3%	3.7%	1.00	1.00
LMI (<79.99% MSA INCOME)	310	59	369	84.0%	16.0%	0.89	3.01
MUI (> 80% MSA INCOME)	214	12	226	94.7%	5.3%	1.00	1.00
TOTAL	593	106	699	84.8%	15.2%	0.88	4.09

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	911	598	65.6%	1.49
MODERATE (50-79.99% MSA)	788	438	55.6%	1.26
MIDDLE (80-119.99% MSA)	453	230	50.8%	1.15
UPPER (120% OR MORE MSA)	329	145	44.1%	1.00
LMI (<79.99% MSA INCOME)	1,699	1,036	61.0%	1.27
MUI (> 80% MSA INCOME)	782	375	48.0%	1.00
TOTAL	2,774	1,502	54.1%	1.23

Table 48: All Loans by Tract Minority Level in Detroit

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	22	4	26	3.7%	3.8%	3.7%	6,895	3.7%	0.99	1.01
50-100% MINORITY	571	102	673	96.3%	96.2%	96.3%	177,777	96.3%	1.00	1.00
TOTAL	593	106	699				184,672			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	22	4	26	84.6%	15.4%	1.00	1.00
50-100% MINORITY	571	102	673	84.8%	15.2%	1.00	0.99
TOTAL	593	106	699	84.8%	15.2%	1.00	0.99

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	107	69	64.5%	1.00
50-100% MINORITY	2,667	1,433	53.7%	0.83
TOTAL	2,774	1,502	54.1%	0.84



Table 49: All Loans by Tract Income Level in Detroit

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	59	5	64	9.9%	4.7%	9.2%	17,007	9.2%	1.08	0.51
MODERATE (50-79.99% MSA)	135	26	161	22.8%	24.5%	23.0%	95,031	51.5%	0.44	0.48
MIDDLE (80-119.99% MSA)	234	63	297	39.5%	59.4%	42.5%	62,796	34.0%	1.16	1.75
UPPER (120% OR MORE MSA)	165	12	177	27.8%	11.3%	25.3%	9,838	5.3%	5.22	2.13
LMI (<79.99% MSA INCOME)	194	31	225	32.7%	29.2%	32.2%	112,038	60.7%	0.54	0.48
MUI (> 80% MSA INCOME)	399	75	474	67.3%	70.8%	67.8%	72,634	39.3%	1.71	1.80
TOTAL	593	106	699				184,672			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	59	5	64	92.2%	7.8%	0.99	1.15
MODERATE (50-79.99% MSA)	135	26	161	83.9%	16.1%	0.90	2.38
MIDDLE (80-119.99% MSA)	234	63	297	78.8%	21.2%	0.85	3.13
UPPER (120% OR MORE MSA)	165	12	177	93.2%	6.8%	1.00	1.00
LMI (<79.99% MSA INCOME)	194	31	225	86.2%	13.8%	1.02	0.87
MUI (> 80% MSA INCOME)	399	75	474	84.2%	15.8%	1.00	1.00
TOTAL	593	106	699	84.8%	15.2%	0.91	2.24

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	225	130	57.8%	1.52
MODERATE (50-79.99% MSA)	913	572	62.7%	1.65
MIDDLE (80-119.99% MSA)	1,160	619	53.4%	1.40
UPPER (120% OR MORE MSA)	476	181	38.0%	1.00
LMI (<79.99% MSA INCOME)	1,138	702	61.7%	1.26
MUI (> 80% MSA INCOME)	1,636	800	48.9%	1.00
TOTAL	2,774	1,502	54.1%	1.42



Table 50: All Loans by Borrower Gender in Detroit

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	194	33	227	35.3%	32.4%	34.9%	77,770	23.1%	1.53	1.40
FEMALE	264	59	323	48.1%	57.8%	49.6%	165,315	49.1%	0.98	1.18
JOINT (MALE/FEMALE)	91	10	101	16.6%	9.8%	15.5%	93,397	27.8%	0.60	0.35
TOTAL	593	106	699				336,482			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	194	33	227	85.5%	14.5%	1.00	1.00
FEMALE	264	59	323	81.7%	18.3%	0.96	1.26
JOINT (MALE/FEMALE)	91	10	101	90.1%	9.9%	1.05	0.68
TOTAL	593	106	699	84.8%	15.2%	0.99	1.04

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	912	497	54.5%	1.00
FEMALE	1,255	683	54.4%	1.00
JOINT (MALE/FEMALE)	366	187	51.1%	0.94
TOTAL	2,774	1,502	54.1%	0.99



Table 51: All Loans by Borrower Race in Pittsburgh

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	3,456	62	3,518	90.5%	86.1%	90.4%	101,229	70.4%	1.28	1.22
AFRICAN AMERICAN	240	8	248	6.3%	11.1%	6.4%	34,690	24.1%	0.26	0.46
ASIAN	86	1	87	2.3%	1.4%	2.2%	3,869	2.7%	0.84	0.52
HISPANIC	38	1	39	1.0%	1.4%	1.0%	1,586	1.1%	0.90	1.26
TOTAL	4,299	80	4,379				143,752			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	3,456	62	3,518	98.2%	1.8%	1.00	1.00
AFRICAN AMERICAN	240	8	248	96.8%	3.2%	0.99	1.83
ASIAN	86	1	87	98.9%	1.1%	1.01	0.65
HISPANIC	38	1	39	97.4%	2.6%	0.99	1.45
TOTAL	4,299	80	4,379	98.2%	1.8%	1.00	1.04

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	5,498	1,044	19.0%	1.00
AFRICAN AMERICAN	578	212	36.7%	1.93
ASIAN	129	21	16.3%	0.86
HISPANIC	70	15	21.4%	1.13
TOTAL	7,312	1,535	21.0%	1.11

Table 52: All Loans by Borrower Income in Pittsburgh

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	441	17	458	10.5%	24.3%	10.7%	57,738	40.2%	0.26	0.60
MODERATE (50-79.99% MSA)	941	27	968	22.4%	38.6%	22.7%	26,788	18.6%	1.20	2.07
MIDDLE (80-119.99% MSA)	998	9	1,007	23.8%	12.9%	23.6%	23,790	16.5%	1.44	0.78
UPPER (120% OR MORE MSA)	1,819	17	1,836	43.3%	24.3%	43.0%	35,437	24.7%	1.76	0.99
LMI (<79.99% MSA INCOME)	1,382	44	1,426	32.9%	62.9%	33.4%	84,526	58.8%	0.56	1.07
MUI (> 80% MSA INCOME)	2,817	26	2,843	67.1%	37.1%	66.6%	59,226	41.2%	1.63	0.90
TOTAL	4,299	80	4,379				143,752			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER-INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER-INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	441	17	458	96.3%	3.7%	0.97	4.01
MODERATE (50-79.99% MSA)	941	27	968	97.2%	2.8%	0.98	3.01
MIDDLE (80-119.99% MSA)	998	9	1,007	99.1%	0.9%	1.00	0.97
UPPER (120% OR MORE MSA)	1,819	17	1,836	99.1%	0.9%	1.00	1.00
LMI (<79.99% MSA INCOME)	1,382	44	1,426	96.9%	3.1%	0.98	3.37
MUI (> 80% MSA INCOME)	2,817	26	2,843	99.1%	0.9%	1.00	1.00
TOTAL	4,299	80	4,379	98.2%	1.8%	0.99	1.97

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	1,026	367	35.8%	2.48
MODERATE (50-79.99% MSA)	1,664	393	23.6%	1.64
MIDDLE (80-119.99% MSA)	1,618	307	19.0%	1.32
UPPER (120% OR MORE MSA)	2,740	395	14.4%	1.00
LMI (<79.99% MSA INCOME)	2,690	760	28.3%	1.75
MUI (> 80% MSA INCOME)	4,358	702	16.1%	1.00
TOTAL	7,312	1,535	21.0%	1.46



Table 53: All Loans by Tract Minority Level in Pittsburgh

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	4,023	67	4,090	93.6%	83.7%	93.4%	63,202	83.5%	1.12	1.00
50-100% MINORITY	276	13	289	6.4%	16.2%	6.6%	12,475	16.5%	0.39	0.99
TOTAL	4,299	80	4,379				75,677			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	4,023	67	4,090	98.4%	1.6%	1.00	1.00
50-100% MINORITY	276	13	289	95.5%	4.5%	0.97	2.75
TOTAL	4,299	80	4,379	98.2%	1.8%	1.00	1.12

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	6,642	1,302	19.6%	1.00
50-100% MINORITY	670	233	34.8%	1.77
TOTAL	7,312	1,535	21.0%	1.07

Table 54: All Loans by Tract Income Level in Pittsburgh

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	120	5	125	2.8%	6.3%	2.9%	4,402	5.8%	0.48	1.07
MODERATE (50-79.99% MSA)	865	29	894	20.1%	36.3%	20.4%	23,882	31.6%	0.64	1.15
MIDDLE (80-119.99% MSA)	1,881	34	1,915	43.8%	42.5%	43.7%	34,242	45.2%	0.97	0.94
UPPER (120% OR MORE MSA)	1,433	12	1,445	33.3%	15.0%	33.0%	13,150	17.4%	1.92	0.86
LMI (<79.99% MSA INCOME)	985	34	1,019	22.9%	42.5%	23.3%	28,285	37.4%	0.61	1.14
MUI (> 80% MSA INCOME)	3,314	46	3,360	77.1%	57.5%	76.7%	47,392	62.6%	1.23	0.92
TOTAL	4,299	80	4,379				75,677			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	120	5	125	96.0%	4.0%	0.97	4.82
MODERATE (50-79.99% MSA)	865	29	894	96.8%	3.2%	0.98	3.91
MIDDLE (80-119.99% MSA)	1,881	34	1,915	98.2%	1.8%	0.99	2.14
UPPER (120% OR MORE MSA)	1,433	12	1,445	99.2%	0.8%	1.00	1.00
LMI (<79.99% MSA INCOME)	985	34	1,019	96.7%	3.3%	0.98	2.44
MUI (> 80% MSA INCOME)	3,314	46	3,360	98.6%	1.4%	1.00	1.00
TOTAL	4,299	80	4,379	98.2%	1.8%	0.99	2.20

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	262	82	31.3%	2.49
MODERATE (50-79.99% MSA)	1,706	473	27.7%	2.20
MIDDLE (80-119.99% MSA)	3,271	719	22.0%	1.75
UPPER (120% OR MORE MSA)	2,073	261	12.6%	1.00
LMI (<79.99% MSA INCOME)	1,968	555	28.2%	1.54
MUI (> 80% MSA INCOME)	5,344	980	18.3%	1.00
TOTAL	7,312	1,535	21.0%	1.67



Table 55: All Loans by Borrower Gender in Pittsburgh

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	1,277	32	1,309	32.3%	43.8%	32.5%	35,954	25.0%	1.29	1.75
FEMALE	1,044	21	1,065	26.4%	28.8%	26.5%	61,632	42.9%	0.62	0.67
JOINT (MALE/FEMALE)	1,628	20	1,648	41.2%	27.4%	41.0%	46,166	32.1%	1.28	0.85
TOTAL	4,299	80	4,379				143,752			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	1,277	32	1,309	97.6%	2.4%	1.00	1.00
FEMALE	1,044	21	1,065	98.0%	2.0%	1.00	0.81
JOINT (MALE/FEMALE)	1,628	20	1,648	98.8%	1.2%	1.01	0.50
TOTAL	4,299	80	4,379	98.2%	1.8%	1.01	0.75

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	2,247	492	21.9%	1.00
FEMALE	1,854	420	22.7%	1.03
JOINT (MALE/FEMALE)	2,480	438	17.7%	0.81
TOTAL	7,312	1,535	21.0%	0.96



Table 56: All Loans by Borrower Race in Philadelphia (Non-Owner-Occupied)

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
WHITE	1,296	41	1,337	75.3%	53.9%	74.4%	282,063	47.8%	1.58	1.13
AFRICAN AMERICAN	195	14	209	11.3%	18.4%	11.6%	237,443	40.2%	0.28	0.46
ASIAN	175	14	189	10.2%	18.4%	10.5%	20,559	3.5%	2.92	5.29
HISPANIC	55	7	62	3.2%	9.2%	3.5%	38,509	6.5%	0.49	1.41
TOTAL	2,391	105	2,496				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	RACE SHARE TO WHITE SHARE RATIO: PRIME	RACE SHARE TO WHITE SHARE RATIO: SUBPRIME
WHITE	1,296	41	1,337	96.9%	3.1%	1.00	1.00
AFRICAN AMERICAN	195	14	209	93.3%	6.7%	0.96	2.18
ASIAN	175	14	189	92.6%	7.4%	0.96	2.42
HISPANIC	55	7	62	88.7%	11.3%	0.92	3.68
TOTAL	2,391	105	2,496	95.8%	4.2%	0.99	1.37

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	RACE TO WHITE DENIAL RATIO
WHITE	2,422	582	24.0%	1.00
AFRICAN AMERICAN	693	326	47.0%	1.96
ASIAN	430	137	31.9%	1.33
HISPANIC	174	84	48.3%	2.01
TOTAL	5,095	1,542	30.3%	1.26



Table 57: All Loans by Borrower Income in Philadelphia (Non-Owner-Occupied)

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLD SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLD SHARE RATIO
LOW (<50% MSA)	129	14	143	6.1%	15.2%	6.5%	279,327	47.3%	0.13	0.32
MODERATE (50-79.99% MSA)	265	17	282	12.5%	18.5%	12.8%	120,158	20.4%	0.62	0.91
MIDDLE (80-119.99% MSA)	405	28	433	19.2%	30.4%	19.6%	93,513	15.8%	1.21	1.92
UPPER (120% OR MORE MSA)	1,313	33	1,346	62.2%	35.9%	61.1%	97,285	16.5%	3.77	2.18
LMI (<79.99% MSA INCOME)	394	31	425	18.7%	33.7%	19.3%	399,486	67.7%	0.28	0.50
MUI (> 80% MSA INCOME)	1,718	61	1,779	81.3%	66.3%	80.7%	190,797	32.3%	2.52	2.05
TOTAL	2,391	105	2,496				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	129	14	143	90.2%	9.8%	0.92	3.99
MODERATE (50-79.99% MSA)	265	17	282	94.0%	6.0%	0.96	2.46
MIDDLE (80-119.99% MSA)	405	28	433	93.5%	6.5%	0.96	2.64
UPPER (120% OR MORE MSA)	1,313	33	1,346	97.5%	2.5%	1.00	1.00
LMI (<79.99% MSA INCOME)	394	31	425	92.7%	7.3%	0.96	2.13
MUI (> 80% MSA INCOME)	1,718	61	1,779	96.6%	3.4%	1.00	1.00
TOTAL	2,391	105	2,496	95.8%	4.2%	0.98	1.72

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	459	226	49.2%	1.99
MODERATE (50-79.99% MSA)	777	301	38.7%	1.57
MIDDLE (80-119.99% MSA)	983	330	33.6%	1.36
UPPER (120% OR MORE MSA)	2,435	602	24.7%	1.00
LMI (<79.99% MSA INCOME)	1,236	527	42.6%	1.56
MUI (> 80% MSA INCOME)	3,418	932	27.3%	1.00
TOTAL	5,095	1,542	30.3%	1.22

Table 58: All Loans by Tract Minority Level in Philadelphia (Non-Owner-Occupied)

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
0-49% MINORITY	1,448	52	1,500	60.6%	49.5%	60.1%	178,316	51.0%	1.19	0.97
50-100% MINORITY	943	53	996	39.4%	50.5%	39.9%	171,335	49.0%	0.80	1.03
TOTAL	2,391	105	2,496				349,651			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: PRIME	MINORITY LEVELS SHARE TO WHITE SHARE RATIO: SUBPRIME
0-49% MINORITY	1,448	52	1,500	96.5%	3.5%	1.00	1.00
50-100% MINORITY	943	53	996	94.7%	5.3%	0.98	1.53
TOTAL	2,391	105	2,496	95.8%	4.2%	0.99	1.21

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	MINORITY LEVELS TO WHITE DENIAL RATIO
0-49% MINORITY	2,760	709	25.7%	1.00
50-100% MINORITY	2,334	832	35.6%	1.39
TOTAL	5,095	1,542	30.3%	1.18



Table 59: All Loans by Tract Income Level in Philadelphia (Non-Owner-Occupied)

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	OOHU	PERCENT OF ALL OOHU	PRIME SHARE TO OOHU SHARE RATIO	SUBPRIME SHARE TO OOHU SHARE RATIO
LOW (<50% MSA)	521	40	561	21.8%	38.1%	22.5%	81,464	23.3%	0.94	1.64
MODERATE (50-79.99% MSA)	993	42	1,035	41.5%	40.0%	41.5%	152,805	43.7%	0.95	0.92
MIDDLE (80-119.99% MSA)	571	21	592	23.9%	20.0%	23.7%	100,764	28.8%	0.83	0.69
UPPER (120% OR MORE MSA)	306	2	308	12.8%	1.9%	12.3%	14,605	4.2%	3.06	0.46
LMI (<79.99% MSA INCOME)	1,514	82	1,596	63.3%	78.1%	63.9%	234,269	67.0%	0.95	1.17
MUI (> 80% MSA INCOME)	877	23	900	36.7%	21.9%	36.1%	115,369	33.0%	1.11	0.66
TOTAL	2,391	105	2,496				349,638			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	INCOME SHARE TO UPPER- INCOME SHARE RATIO: PRIME	INCOME SHARE TO UPPER- INCOME SHARE RATIO: SUBPRIME
LOW (<50% MSA)	521	40	561	92.9%	7.1%	0.93	10.98
MODERATE (50-79.99% MSA)	993	42	1,035	95.9%	4.1%	0.97	6.25
MIDDLE (80-119.99% MSA)	571	21	592	96.5%	3.5%	0.97	5.46
UPPER (120% OR MORE MSA)	306	2	308	99.4%	0.6%	1.00	1.00
LMI (<79.99% MSA INCOME)	1,514	82	1,596	94.9%	5.1%	0.97	2.01
MUI (> 80% MSA INCOME)	877	23	900	97.4%	2.6%	1.00	1.00
TOTAL	2,391	105	2,496	95.8%	4.2%	0.96	6.48

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	INCOME TO UPPER INCOME DENIAL RATIO
LOW (<50% MSA)	1,272	459	36.1%	1.34
MODERATE (50-79.99% MSA)	2,128	642	30.2%	1.12
MIDDLE (80-119.99% MSA)	1,123	284	25.3%	0.94
UPPER (120% OR MORE MSA)	568	153	26.9%	1.00
LMI (<79.99% MSA INCOME)	3,400	1,101	32.4%	1.25
MUI (> 80% MSA INCOME)	1,691	437	25.8%	1.00
TOTAL	5,095	1,542	30.3%	1.12



Table 60: All Loans by Borrower Gender in Philadelphia (Non-Owner-Occupied)

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	PERCENT OF ALL LOANS	HOUSEHOLDS	PERCENT OF ALL HOUSEHOLDS	PRIME SHARE TO HOUSEHOLDS SHARE RATIO	SUBPRIME SHARE TO HOUSEHOLDS SHARE RATIO
MALE	720	39	759	40.5%	44.8%	40.7%	132,278	22.4%	1.81	2.00
FEMALE	303	20	323	17.0%	23.0%	17.3%	264,975	44.9%	0.38	0.51
JOINT (MALE/FEMALE)	756	28	784	42.5%	32.2%	42.0%	193,030	32.7%	1.30	0.98
TOTAL	2,391	105	2,496				590,283			

TOTAL	PRIME LOANS	SUBPRIME LOANS	TOTAL LOANS	PERCENT OF PRIME LOANS	PERCENT OF SUBPRIME LOANS	GENDER SHARE TO MALE SHARE RATIO: PRIME	GENDER SHARE TO MALE SHARE RATIO: SUBPRIME
MALE	720	39	759	94.9%	5.1%	1.00	1.00
FEMALE	303	20	323	93.8%	6.2%	0.99	1.21
JOINT (MALE/FEMALE)	756	28	784	96.4%	3.6%	1.02	0.70
TOTAL	2,391	105	2,496	95.8%	4.2%	1.01	0.82

TOTAL	LOAN APPLICATION	APPLICATION DENIALS	DENIAL RATE	GENDER TO MALE DENIAL RATIO
MALE	1,694	576	34.0%	1.00
FEMALE	851	331	38.9%	1.14
JOINT (MALE/FEMALE)	1,395	324	23.2%	0.68
TOTAL	5,095	1,542	30.3%	0.89



Table 61: Ranking of All Depositories

COMPOSITE		PRIME LENDING TO AFRICAN AMERICANS		AFRICAN AMERICANS TO WHITE DENIAL RATIO			
ALL BANKS SUMMARY							
MEAN	0.17	7.10		1.79			
MAX	1.00	275.00		16.50			
MIN	0.00	0.00		0.00			
N	218	265		80			
ST.DEV.	0.25	28.79		2.32			
WEIGHT	0.10	0.10		0.10			
INDIVIDUAL BANK SCORES							
		LOAN SHARE	Z SCORE	LOAN COUNT	Z SCORE	DENIAL RATIO	Z SCORE
BANK OF AMERICA	8.07	0.16	-0.03	87	2.77	2.64	-0.36
CITIZENS BANK	16.58	0.40	0.94	175	5.83	1.05	0.32
M&T BANK	-0.85	0.16	-0.02	7	0.00	1.50	0.13
PNC	1.01	0.17	0.02	21	0.48	2.04	-0.11
TD BANK	2.52	0.16	-0.04	19	0.41	1.86	-0.03
WELLS FARGO	23.78	0.25	0.31	275	9.30	2.40	-0.26
COMPOSITE		PRIME LENDING TO HISPANIC		HISPANICS TO WHITE DENIAL RATIO			
ALL BANKS SUMMARY							
MEAN	0.03	3.13		1.48			
MAX	1.00	254.00		10.00			
MIN	0.00	0.00		0.00			
N	218	265		66			
ST.DEV.	0.10	18.90		1.93			
WEIGHT	0.10	0.10		0.10			



Table 61: Ranking of All Depositories (Continued)

BANK NAME	INDIVIDUAL BANK SCORES					
	LOAN SHARE	Z SCORE	LOAN COUNT	Z SCORE	DENIAL RATIO	Z SCORE
BANK OF AMERICA	0.05	0.21	29	1.37	2.35	-0.45
CITIZENS BANK	0.11	0.80	50	2.48	1.30	0.09
M&T BANK	0.02	-0.09	1	-0.11	4.50	-1.57
PNC	0.06	0.24	7	0.20	2.28	-0.42
TD BANK	0.07	0.33	8	0.26	1.65	-0.09
WELLS FARGO	0.08	0.51	95	4.86	2.05	-0.30
PRIME LENDING TO LMI BORROWERS						
ALL BANKS SUMMARY						
MEAN	0.45		19.41		1.37	
MAX	1.00		642.00		10.67	
MIN	0.00		0.00		0.00	
N	218		265		90	
ST.DEV.	0.34		69.92		1.40	
WEIGHT	0.10		0.10		0.10	
LMI TO MUI DENIAL						
BANK NAME	INDIVIDUAL BANK SCORES					
	LOAN SHARE	Z SCORE	LOAN COUNT	Z SCORE	DENIAL RATIO	Z SCORE
BANK OF AMERICA	0.63	0.53	341	4.60	1.99	-0.45
CITIZENS BANK	0.81	1.07	357	4.83	1.10	0.19
M&T BANK	0.56	0.31	24	0.07	1.00	0.26
PNC	0.52	0.21	64	0.64	1.78	-0.30
TD BANK	0.68	0.68	82	0.90	1.30	0.04
WELLS FARGO	0.57	0.35	642	8.90	1.43	-0.04



Table 61: Ranking of All Depositories (Continued)

PRIME LENDING IN LMI TRACTS			LMI TO MUI TRACT DENIAL		PRIME LENDING IN MINORITY TRACTS		MINORITY TO NON MINORITY TRACT DENIAL	
ALL BANKS SUMMARY								
MEAN	0.53		1.15		0.30		1.26	
MAX	1.00		6.00		1.00		4.80	
MIN	0.00		0.00		0.00		0.00	
N	218		98		218		104	
ST.DEV.	0.33		1.06		0.29		1.15	
WEIGHT	0.025		0.025		0.025		0.025	
INDIVIDUAL BANK SCORES								
	SHARE	Z SCORE	RATIO	Z SCORE	SHARE	Z SCORE	RATIO	Z SCORE
BANK OF AMERICA	0.57	0.03	1.09	0.02	0.29	-0.01	1.99	-0.16
CITIZENS BANK	0.78	0.19	2.76	-0.38	0.53	0.19	1.10	0.04
M&T BANK	0.44	-0.07	0.80	0.08	0.44	0.12	1.00	0.06
PNC	0.58	0.04	0.70	0.11	0.30	0.00	1.78	-0.11
TD BANK	0.63	0.07	1.37	-0.05	0.35	0.04	1.30	-0.01
WELLS FARGO	0.57	0.03	0.85	0.07	0.39	0.08	1.43	-0.04



Table 62: Depository Ranking – All Prime, Single-Family Loans in Philadelphia

RACE										
DEPOSITORY	APPLICATION	PRIME LOAN ORIGINATED	PERCENT OF LOANS TO AFRICAN AMERICANS	RANK PERCENT OF LOANS TO AFRICAN AMERICANS	PERCENT OF LOANS TO HISPANICS	RANK PERCENT OF LOANS TO HISPANIC	PERCENT OF LOANS TO ASIANS	RANK PERCENT OF LOANS TO ASIANS	PERCENT OF LOANS IN MINORITY TRACTS	RANK PERCENT OF LOANS IN MINORITY TRACTS
BANK OF AMERICA	2501	1353	15.0%	5	4.5%	5	11.8%	1	28.9%	5
CITIZEN BANK	1189	677	29.8%	1	7.7%	1	4.4%	7	44.2%	1
CITIGROUP	903	291	16.8%	3	5.2%	4	6.2%	4	28.5%	6
M&T BANK	122	91	11.0%	7	3.3%	7	6.6%	3	40.7%	2
PNC	1176	495	22.4%	2	5.9%	2	5.1%	6	39.6%	3
TD BANK	651	243	12.3%	6	3.7%	6	7.0%	2	27.2%	7
WELLS FARGO	7316	3574	16.1%	4	5.4%	3	5.6%	5	30.0%	4
Z_DEPOSIT	13862	6724	17.5%		5.4%		6.8%		31.9%	
Z_TOTAL	40767	20780	16.8%		6.0%		5.3%		29.4%	

INCOME/GENDER						
DEPOSITORY	PERCENT OF LOANS TO LMI BORROWERS	RANK PERCENT OF LOANS TO LMI BORROWERS	PERCENT OF LOANS IN LMI TRACTS	RANK PERCENT OF LOANS IN LMI TRACTS	PERCENT OF LOANS TO FEMALES	RANK PERCENT OF LOANS TO FEMALES
BANK OF AMERICA	51.7%	4	49.9%	4	36.2%	6
CITIZEN BANK	69.6%	1	65.4%	1	40.3%	2
CITIGROUP	38.1%	7	38.5%	7	40.2%	3
M&T BANK	41.8%	5	44.0%	6	33.0%	7
PNC	52.3%	3	55.8%	2	42.8%	1
TD BANK	52.7%	2	53.1%	3	37.4%	4
WELLS FARGO	40.2%	6	45.1%	5	37.4%	5
Z_DEPOSIT	46.7%		48.9%		37.9%	
Z_TOTAL	47.7%		48.8%		39.8%	



Table 62: Depository Ranking – All Prime, Single-Family Loans in Philadelphia

DENIALS										
DEPOSITORY	APPLICATION	DENIALS	AFRICAN AMERICAN TO WHITE DENIAL RATIO	RANK AFRICAN AMERICANS TO WHITE DENIAL RATIO	HISPANIC TO WHITE DENIAL RATIO	RANK HISPANIC TO WHITE DENIAL RATIO	ASIAN TO WHITE DENIAL RATIO	RANK ASIAN TO WHITE DENIAL RATIO	MINORITY TO NON-MINORITY TRACT DENIAL RATIO	RANK MINORITY TO NON-MINORITY TRACT DENIAL RATIO
BANK OF AMERICA	2500	647	1.43	1	1.59	3	1.20	3	1.47	4
CITIZEN BANK	1187	267	1.56	2	1.37	1	2.04	6	1.37	3
CITIGROUP	903	254	2.42	7	2.37	6	1.03	1	1.90	7
M&T BANK	122	15	1.83	6	2.59	7	3.11	7	1.49	5
PNC	1176	573	1.77	5	1.83	5	1.76	5	1.30	1
TD BANK	650	328	1.72	4	1.78	4	1.26	4	1.51	6
WELLS FARGO	7316	1590	1.65	3	1.55	2	1.09	2	1.35	2
Z_DEPOSIT	13858	3677	1.76		1.74		1.39		1.46	
Z_TOTAL	40757	9447	1.84		1.53		1.39		1.54	
MARKET SHARE RATIO										
DEPOSITORY	AFRICAN AMERICAN TO WHITE RATIO	RANK AFRICAN AMERICAN TO WHITE RATIO	MINORITY TRACT TO NON-MINORITY TRACT RATIO	RANK MINORITY TRACT TO NON-MINORITY TRACT RATIO	LMI TO MUI BORROWER RATIO	RANK LMI TO MUI BORROWER RATIO	LMI TRACTS TO MUI TRACTS RATIO	RANK LMI TRACTS TO MUI TRACTS RATIO		
BANK OF AMERICA	1.20	3	0.98	5	1.04	4	1.18	4		
CITIZEN BANK	2.93	1	1.90	1	1.98	1	2.51	1		
CITIGROUP	1.02	4	0.96	6	0.66	7	0.68	7		
M&T BANK	0.50	7	1.65	2	0.82	6	0.79	5		
PNC	1.54	2	1.58	3	1.32	2	1.21	3		
TD BANK	0.63	6	0.90	7	1.19	3	1.22	2		
WELLS FARGO	0.92	5	1.03	4	0.86	5	0.74	6		



Table 63: Depository Ranking – Home Purchase Prime, Single-Family Loans in Philadelphia

RACE										
DEPOSITORY	APPLICATION	PRIME LOAN ORIGINATED	PERCENT OF LOANS TO AFRICAN AMERICANS	RANK PERCENT OF LOANS TO AFRICAN AMERICANS	PERCENT OF LOANS TO HISPANICS	RANK PERCENT OF LOANS TO HISPANIC	PERCENT OF LOANS TO ASIANS	RANK PERCENT OF LOANS TO ASIANS	PERCENT OF LOANS IN MINORITY TRACTS	RANK PERCENT OF LOANS IN MINORITY TRACTS
BANK OF AMERICA	796	540	16.1%	5	5.4%	5	13.3%	1	29.4%	6
CITIZEN BANK	591	439	39.9%	1	11.4%	1	4.3%	6	52.8%	1
M&T BANK	58	43	16.3%	4	2.3%	6	9.3%	3	44.2%	2
PNC	197	122	17.2%	3	5.7%	4	7.4%	4	30.3%	5
TD BANK	244	120	15.8%	6	6.7%	3	10.0%	2	35.0%	4
WELLS FARGO	1796	1122	24.5%	2	8.5%	2	6.1%	5	39.0%	3
Z_DEPOSIT	3716	2406	24.3%		8.0%		7.7%		38.7%	
Z_TOTAL	12562	8403	22.4%		9.9%		6.5%		34.4%	

INCOME/GENDER						
DEPOSITORY	PERCENT OF LOANS TO LMI BORROWERS	RANK PERCENT OF LOANS TO LMI BORROWERS	PERCENT OF LOANS IN LMI TRACTS	RANK PERCENT OF LOANS IN LMI TRACTS	PERCENT OF LOANS TO FEMALES	RANK PERCENT OF LOANS TO FEMALES
BANK OF AMERICA	63.1%	3	57.4%	4	40.0%	3
CITIZEN BANK	81.3%	1	78.4%	1	46.9%	1
M&T BANK	55.8%	5	44.2%	6	37.2%	6
PNC	52.5%	6	58.2%	3	41.8%	2
TD BANK	68.3%	2	62.5%	2	40.0%	4
WELLS FARGO	57.2%	4	57.0%	5	39.9%	5
Z_DEPOSIT	62.8%		60.8%		41.3%	
Z_TOTAL	61.2%		59.2%		43.6%	



Table 63: Depository Ranking – Home Purchase Prime, Single-Family Loans in Philadelphia

DENIALS										
DEPOSITORY	APPLICATION	DENIALS	AFRICAN AMERICAN TO WHITE DENIAL RATIO	RANK AFRICAN AMERICANS TO WHITE DENIAL RATIO	HISPANIC TO WHITE DENIAL RATIO	RANK HISPANIC TO WHITE DENIAL RATIO	ASIAN TO WHITE DENIAL RATIO	RANK ASIAN TO WHITE DENIAL RATIO	MINORITY TO NON-MINORITY TRACT DENIAL RATIO	RANK MINORITY TO NON-MINORITY TRACT DENIAL RATIO
BANK OF AMERICA	795	156	2.64	6	2.35	5	2.37	5	1.99	6
CITIZEN BANK	591	76	1.05	1	1.30	1	2.39	6	1.10	2
M&T BANK	58	8	1.50	2	4.50	6	1.50	3	1.00	1
PNC	197	58	2.04	4	2.28	4	1.38	1	1.78	5
TD BANK	243	94	1.86	3	1.65	2	1.46	2	1.30	3
WELLS FARGO	1796	297	2.40	5	2.05	3	1.55	4	1.43	4
Z_DEPOSIT	3714	697	1.86		1.80		1.80		1.43	
Z_TOTAL	12557	1921	1.81		1.20		1.53		1.49	

MARKET SHARE RATIO								
DEPOSITORY	AFRICAN AMERICAN TO WHITE RATIO	RANK AFRICAN AMERICAN TO WHITE RATIO	MINORITY TRACT TO NON-MINORITY TRACT RATIO	RANK MINORITY TRACT TO NON-MINORITY TRACT RATIO	LMI TO MUI BORROWER RATIO	RANK LMI TO MUI BORROWER RATIO	LMI TRACTS TO MUI TRACTS RATIO	RANK LMI TRACTS TO MUI TRACTS RATIO
BANK OF AMERICA	1.04	3	0.80	6	0.93	4	1.09	3
CITIZEN BANK	3.15	1	2.14	1	2.50	1	2.76	1
M&T BANK	0.52	6	1.51	2	0.55	6	0.80	5
PNC	0.71	4	0.83	5	0.96	3	0.70	6
TD BANK	0.62	5	1.03	4	1.15	2	1.37	2
WELLS FARGO	1.14	2	1.22	3	0.91	5	0.85	4



Table 64: Depository Ranking – Refinance Prime, Single-Family Loans in Philadelphia

RACE										
DEPOSITORY	APPLICATION	PRIME LOAN ORIGINATED	PERCENT OF LOANS TO AFRICAN AMERICANS	RANK PERCENT OF LOANS TO AFRICAN AMERICANS	PERCENT OF LOANS TO HISPANICS	RANK PERCENT OF LOANS TO HISPANIC	PERCENT OF LOANS TO ASIANS	RANK PERCENT OF LOANS TO ASIANS	PERCENT OF LOANS IN MINORITY TRACTS	RANK PERCENT OF LOANS IN MINORITY TRACTS
BANK OF AMERICA	1650	796	14.3%	3	4.0%	5	10.7%	1	28.4%	3
CITIZEN BANK	517	228	9.2%	5	0.9%	7	4.8%	5	25.9%	5
CITIGROUP	781	261	16.9%	2	4.6%	2	6.5%	2	28.0%	4
M&T BANK	62	47	6.4%	6	4.3%	3	4.3%	7	36.2%	2
PNC	714	295	20.0%	1	5.4%	1	4.4%	6	40.3%	1
TD BANK	255	81	6.2%	7	1.2%	6	6.2%	3	13.6%	7
WELLS FARGO	5252	2375	11.8%	4	4.0%	4	5.4%	4	25.6%	6
Z_DEPOSIT	9232	4083	12.9%		3.9%		6.4%		27.3%	
Z_TOTAL	26175	11686	12.4%		3.4%		4.4%		25.1%	

INCOME/GENDER						
DEPOSITORY	PERCENT OF LOANS TO LMI BORROWERS	RANK PERCENT OF LOANS TO LMI BORROWERS	PERCENT OF LOANS IN LMI TRACTS	RANK PERCENT OF LOANS IN LMI TRACTS	PERCENT OF LOANS TO FEMALES	RANK PERCENT OF LOANS TO FEMALES
BANK OF AMERICA	43.8%	3	44.5%	2	33.9%	4
CITIZEN BANK	46.9%	2	39.9%	5	26.3%	7
CITIGROUP	39.8%	4	37.9%	7	39.1%	2
M&T BANK	29.8%	7	42.6%	3	29.8%	6
PNC	48.1%	1	50.8%	1	41.4%	1
TD BANK	34.6%	5	40.7%	4	30.9%	5
WELLS FARGO	31.9%	6	39.4%	6	35.6%	3
Z_DEPOSIT	36.8%		41.2%		35.2%	
Z_TOTAL	37.4%		40.8%		36.7%	



Table 64: Depository Ranking – Refinance Prime, Single-Family Loans in Philadelphia

DENIALS										
DEPOSITORY	APPLICATION	DENIALS	AFRICAN AMERICAN TO WHITE DENIAL RATIO	RANK AFRICAN AMERICANS TO WHITE DENIAL RATIO	HISPANIC TO WHITE DENIAL RATIO	RANK HISPANIC TO WHITE DENIAL RATIO	ASIAN TO WHITE DENIAL RATIO	RANK ASIAN TO WHITE DENIAL RATIO	MINORITY TO NON-MINORITY TRACT DENIAL RATIO	RANK MINORITY TO NON-MINORITY TRACT DENIAL RATIO
BANK OF AMERICA	1650	467	1.24	2	1.44	2	1.07	4	1.29	2
CITIZEN BANK	515	139	2.30	6	2.43	7	1.87	6	1.61	5
CITIGROUP	781	192	2.62	7	1.79	6	0.96	1	1.91	7
M&T BANK	62	6	0.00	1	0.00	1	5.75	7	1.82	6
PNC	714	351	1.54	3	1.70	5	1.74	5	1.04	1
TD BANK	255	139	1.63	5	1.63	4	1.03	3	1.50	4
WELLS FARGO	5252	1192	1.58	4	1.49	3	1.03	2	1.33	3
Z_DEPOSIT	9230	2487	1.68		1.69		1.31		1.37	
Z_TOTAL	26170	6618	1.82		1.79		1.44		1.48	

MARKET SHARE RATIO								
DEPOSITORY	AFRICAN AMERICAN TO WHITE RATIO	RANK AFRICAN AMERICAN TO WHITE RATIO	MINORITY TRACT TO NON-MINORITY TRACT RATIO	RANK MINORITY TRACT TO NON-MINORITY TRACT RATIO	LMI TO MUI BORROWER RATIO	RANK LMI TO MUI BORROWER RATIO	LMI TRACTS TO MUI TRACTS RATIO	RANK LMI TRACTS TO MUI TRACTS RATIO
BANK OF AMERICA	1.52	3	1.18	3	1.16	2	1.31	3
CITIZEN BANK	0.99	4	1.04	5	0.96	5	1.48	2
CITIGROUP	1.54	2	1.16	4	0.89	7	1.11	4
M&T BANK	0.42	6	1.69	2	1.07	3	0.71	7
PNC	2.05	1	2.02	1	1.50	1	1.56	1
TD BANK	0.41	7	0.47	7	1.00	4	0.89	5
WELLS FARGO	0.93	5	1.03	6	0.94	6	0.79	6



Table 65: Depository Ranking – Home Improvement Prime, Single-Family Loans in Philadelphia

RACE										
DEPOSITORY	APPLICATION	PRIME LOAN ORIGINATED	PERCENT OF LOANS TO AFRICAN AMERICANS	RANK PERCENT OF LOANS TO AFRICAN AMERICANS	PERCENT OF LOANS TO HISPANICS	RANK PERCENT OF LOANS TO HISPANIC	PERCENT OF LOANS TO ASIANS	RANK PERCENT OF LOANS TO ASIANS	PERCENT OF LOANS IN MINORITY TRACTS	RANK PERCENT OF LOANS IN MINORITY TRACTS
PNC	265	78	39.7%	1	7.7%	1	3.8%	2	51.3%	1
TD BANK	152	42	14.3%	3	0.0%	3	0.0%	3	31.0%	3
WELLS FARGO	268	77	23.4%	2	2.6%	2	3.9%	1	32.5%	2
Z_DEPOSIT	914	235	28.5%		3.8%		3.8%		42.1%	
Z_TOTAL	2,030	691	24.7%		3.3%		3.3%		39.7%	

INCOME/GENDER						
DEPOSITORY	PERCENT OF LOANS TO LMI BORROWERS	RANK PERCENT OF LOANS TO LMI BORROWERS	PERCENT OF LOANS IN LMI TRACTS	RANK PERCENT OF LOANS IN LMI TRACTS	PERCENT OF LOANS TO FEMALES	RANK PERCENT OF LOANS TO FEMALES
PNC	67.9%	1	70.5%	1	50.0%	2
TD BANK	42.9%	3	50.0%	2	42.9%	3
WELLS FARGO	45.5%	2	48.1%	3	55.8%	1
Z_DEPOSIT	54.5%		59.6%		49.8%	
Z_TOTAL	57.0%		58.5%		47.0%	



Table 65: Depository Ranking – Home Improvement Prime, Single-Family Loans in Philadelphia (continued)

DENIALS										
DEPOSITORY	APPLICATION	DENIALS	AFRICAN AMERICAN TO WHITE DENIAL RATIO	RANK AFRICAN AMERICANS TO WHITE DENIAL RATIO	HISPANIC TO WHITE DENIAL RATIO	RANK HISPANIC TO WHITE DENIAL RATIO	ASIAN TO WHITE DENIAL RATIO	RANK ASIAN TO WHITE DENIAL RATIO	MINORITY TO NON-MINORITY TRACT DENIAL RATIO	RANK MINORITY TO NON-MINORITY TRACT DENIAL RATIO
PNC	265	164	1.82	2	1.83	1	1.77	2	1.62	1
TD BANK	152	95	1.79	1	2.32	2	1.81	3	1.79	3
WELLS FARGO	268	101	1.89	3	2.52	3	1.72	1	1.73	2
Z_DEPOSIT	914	493	1.90		2.15		1.77		1.68	
Z_TOTAL	2,030	908	2.14		2.61		1.85		1.85	

MARKET SHARE RATIO								
DEPOSITORY	AFRICAN AMERICAN TO WHITE RATIO	RANK AFRICAN AMERICAN TO WHITE RATIO	MINORITY TRACT TO NON-MINORITY TRACT RATIO	RANK MINORITY TRACT TO NON-MINORITY TRACT RATIO	LMI TO MUI BORROWER RATIO	RANK LMI TO MUI BORROWER RATIO	LMI TRACTS TO MUI TRACTS RATIO	RANK LMI TRACTS TO MUI TRACTS RATIO
PNC	2.05	1	1.60	1	1.70	1	1.60	1
TD BANK	0.40	3	0.68	3	0.71	2	0.57	3
WELLS FARGO	0.79	2	0.73	2	0.66	3	0.63	2



Table 66: Unranked Depositories – All Prime, Single-Family Loans in Philadelphia

RACE						
DEPOSITORY	APPLICATION	PRIME LOAN ORIGINATED	PERCENT OF LOANS TO AFRICAN AMERICANS	PERCENT OF LOANS TO HISPANICS	PERCENT OF LOANS TO ASIANS	PERCENT OF LOANS IN MINORITY TRACTS
UNITED BANK OF PHILADELPHIA	4	0	0	0	0	0

INCOME/GENDER				
DEPOSITORY	PERCENT OF LOANS TO LMI BORROWERS	PERCENT OF LOANS IN LMI TRACTS	PERCENT OF LOANS TO FEMALES	PRIME LOANS TO LMI BORROWERS
UNITED BANK OF PHILADELPHIA	0	0	0	0



Table 66: Unranked Depositories – All Prime, Single-Family Loans in Philadelphia (continued)

DENIALS						
DEPOSITORY	APPLICATION	DENIALS	AFRICAN AMERICAN TO WHITE DENIAL RATIO	HISPANIC TO WHITE DENIAL RATIO	ASIAN TO WHITE DENIAL RATIO	MINORITY TO NON-MINORITY TRACT DENIAL RATIO
UNITED BANK OF PHILADELPHIA	4	3	0	0	0	0

MARKET SHARE RATIO				
DEPOSITORY	AFRICAN AMERICAN TO WHITE	MINORITY TRACT TO NON-MINORITY TRACT	LMI TRACTS TO MUI TRACTS	LMI TRACTS TO MUI TRACTS
UNITED BANK OF PHILADELPHIA	0	0	0	0



Table 67: List of Depository Affiliates Included in Analysis

HOLDING COMPANY	INSTUTION
BANK OF AMERICA	BAC NORTH AMERICA HOLDING COMPANY
BANK OF AMERICA	BANA HOLDING CORPORATION
BANK OF AMERICA	BANK OF AMERICA CORPORATION
BANK OF AMERICA	BANK OF AMERICA, NATIONAL ASSOCIATION
BANK OF AMERICA	BEST MORTGAGE RESOURCE
BANK OF AMERICA	BIRCHFIELD HOME MORTGAGE
BANK OF AMERICA	FIA CARD SERVICES
BANK OF AMERICA	FIRST FREEDOM MORTGAGE
BANK OF AMERICA	FNBR MORTGAGE
BANK OF AMERICA	HIGHLAND LOANSOURCE
BANK OF AMERICA	MERRILL LYNCH CREDIT CORPORATION
BANK OF AMERICA	NB HOLDINGS CORPORATION
BANK OF AMERICA	NEW MORTGAGE ADVISORS
BANK OF AMERICA	PROPERTYMORTGAGE.COM
BANK OF AMERICA	RANCHO DEL REY MORTGAGE
BANK OF AMERICA	RESPONSE MORTGAGE
BANK OF AMERICA	SRC MORTGAGE
BANK OF AMERICA	THE GROUP GUARANTEED MORTGAGE
BANK OF AMERICA	WESTERN MUTUAL HOME LOANS
BANK OF AMERICA	WESTERN PARADISE FINANCIAL
BANK OF AMERICA	WILLIAM LYON MORTGAGE
CITIZENS BANK	CITIZENS BANK OF PENNSYLVANIA
CITIZENS BANK	CITIZENS FINANCIAL GROUP, INC.
CITIZENS BANK	RBS CITIZENS, N.A.
CITY NATIONAL BANCSHARES CORPORATION	CITY NATIONAL BANCSHARES CORPORATION
CITY NATIONAL BANCSHARES CORPORATION	CITY NATIONAL BANK OF NEW JERSEY
CITIGROUP	ASSOCIATES FIRST CAPITAL CORPORATION
CITIGROUP	CITIBANK (SOUTH DAKOTA), N.A.
CITIGROUP	CITIBANK DOMESTIC INVESTMENT CORP.
CITIGROUP	CITIBANK, N.A.
CITIGROUP	CITICORP
CITIGROUP	CITICORP BANKING CORPORATION
CITIGROUP	CITICORP HOME EQUITY, INC.
CITIGROUP	CITICORP TRUST BANK, FSB
CITIGROUP	CITIFINANCIAL COMPANY
CITIGROUP	CITIFINANCIAL CORP LLC
CITIGROUP	CITIFINANCIAL CORPORATION
CITIGROUP	CITIFINANCIAL CREDIT COMPANY
CITIGROUP	CITIFINANCIAL SERVICES
CITIGROUP	CITIFINANCIAL SERVICES, INC
CITIGROUP	CITIFINANCIAL SERVICES, INC.
CITIGROUP	CITIFINANCIAL, INC
CITIGROUP	CITIFINANCIAL, INC.
CITIGROUP	CITIGROUP INC
CITIGROUP	CITIBANK (BANAMEX USA)*





HOLDING COMPANY	INSTUTION
CITIGROUP	Citimortgage Inc
M&T BANK	FIRST EMPIRE STATE HOLDING COMPANY
M&T BANK	M&T BANK CORPORATION
M&T BANK	M&T REAL ESTATE TRUST
M&T BANK	M&T REALTY CAPITAL CORPORATION
M&T BANK	MANUFACTURERS AND TRADERS TRUST COMPANY
M&T BANK	WILMINGTON TRUST COMPANY
M&T BANK	WILMINGTON TRUST FSB
PNC	BLACKROCK FINANCING, LLC
PNC	BLACKROCK HOLDCO 2, INC.
PNC	BLACKROCK MORTGAGE VENTURES, LLC
PNC	BLACKROCK, INC.
PNC	PENNYMAC LOAN SERVICES LLC
PNC	PNC BANCORP, INC.
PNC	PNC BANK, NATIONAL ASSOCIATION
PNC	PNC FINANCIAL SERVICES GROUP
PNC	PRIVATE NATIONAL MORTGAGE ACCEPTANCE COMPANY
REPUBLIC FIRST BANCORP, INC.	1021 OLD VALLEY FORGE ROAD, LLC
REPUBLIC FIRST BANCORP, INC.	HOLIDAY PARK HOLDINGS,LLC
REPUBLIC FIRST BANCORP, INC.	REPUBLIC FIRST BANCORP, INC.
REPUBLIC FIRST BANCORP, INC.	RFB PHILADELPHIA PROPERITIES, LLC
REPUBLIC FIRST BANCORP, INC.	RFB PROPERITES NJ-2, LLC
REPUBLIC FIRST BANCORP, INC.	RFB PROPERITIES NJ-1, LLC
REPUBLIC FIRST BANCORP, INC.	RFB PROPERTIES PA -1, LLC
REPUBLIC FIRST BANCORP, INC.	RFB PROPERTY HOLDINGS, LLC
REPUBLIC FIRST BANCORP, INC.	FRB REALTY CORPORATION
REPUBLIC FIRST BANCORP, INC.	REPUBLIC FIRST BANK DBA REPUBLIC BANK
REPUBLIC FIRST BANCORP, INC.	REPUBLIC FIRST CAPITAL TRUST II
REPUBLIC FIRST BANCORP, INC.	REPUBLIC FIRST CAPITAL TRUST III
REPUBLIC FIRST BANCORP, INC.	REPUBLIC FIRST CAPITAL TRUST IV
REPUBLIC FIRST BANCORP, INC.	REPUBLIC SERVICES CORPORATION
TD BANK	CAROLINA FIRST BANK
TD BANK	TD BANK
TD BANK	TD BANK US HOLDING COMPANY
TD BANK	TD US P & C HOLDINGS ULC
TD BANK	TORONTO-DOMINION BANK
UNITED BANK OF PHILADELPHIA	UNITED BANK OF PHILADELPHIA
WELLS FARGO	1ST CAPITAL MORTGAGE, LLC
WELLS FARGO	ADVANTAGE MORTGAGE PARTNERS, LLC
WELLS FARGO	ALLIANCE HOME MORTGAGE, LLC
WELLS FARGO	AMERICAN PRIORITY MORTGAGE, LLC
WELLS FARGO	AMERICAN SOUTHERN MORTGAGE SERVICES, LLC
WELLS FARGO	APM MORTGAGE, LLC
WELLS FARGO	ASCENT FINANCIAL SERVICES, LLC
WELLS FARGO	ASHTON WOODS MORTGAGE, LLC



HOLDING COMPANY	INSTUTION
WELLS FARGO	BANKERS FUNDING COMPANY, LLC
WELLS FARGO	BELGRAVIA MORTGAGE GROUP, LLC
WELLS FARGO	BENEFIT MORTGAGE, LLC
WELLS FARGO	BERKS MORTGAGE SERVICES, LLC.
WELLS FARGO	BHS HOME LOANS, LLC
WELLS FARGO	CAPSTONE HOME MORTGAGE, LLC
WELLS FARGO	CAPSTONE HOME MORTGAGE, LLC
WELLS FARGO	CAROLINA MORTGAGE/CDJ, LLC
WELLS FARGO	CENTENNIAL HOME MORTGAGE, LLC
WELLS FARGO	CHOICE MORTGAGE SERVICING, LLC
WELLS FARGO	CITYLIFE LENDING GROUP, LLC
WELLS FARGO	COLORADO CAPITAL MORTGAGE CO., LLC
WELLS FARGO	COLORADO MORTGAGE ALLIANCE, LLC
WELLS FARGO	COLORADO PROFESSIONALS MORTGAGE, LLC
WELLS FARGO	CONWAY HOME MORTGAGE, LLC
WELLS FARGO	DE CAPITAL MORTGAGE, LLC
WELLS FARGO	DH FINANCIAL, LLC
WELLS FARGO	EDWARD JONES MORTGAGE, LLC
WELLS FARGO	ELITE HOME MORTGAGE, LLC
WELLS FARGO	EXPRESS FINANCIAL & MORTGAGE SERVICES, LLC
WELLS FARGO	FIRST ASSOCIATES MORTGAGE, LLC
WELLS FARGO	FIRST COMMONWEALTH HOME MORTGAGE, LLC
WELLS FARGO	FIRST MORTGAGE CONSULTANTS, LLC
WELLS FARGO	FIRST PENINSULA MORTGAGE, LLC
WELLS FARGO	FIVE STAR LENDING, LLC
WELLS FARGO	FLORIDA HOME FINANCE GROUP, LLC
WELLS FARGO	FOUNDATION MORTGAGE SERVICES, LLC
WELLS FARGO	FULTON HOMES MORTGAGE, LLC
WELLS FARGO	GENESIS MORTGAGE, LLC
WELLS FARGO	GIBRALTAR MORTGAGE SERVICES, LLC
WELLS FARGO	GIBRALTAR MORTGAGE, LLC
WELLS FARGO	GREAT EAST MORTGAGE, LLC
WELLS FARGO	GREATER ATLANTA FINANCIAL SERVICES, LLC
WELLS FARGO	GREENPATH FUNDING, LLC
WELLS FARGO	GREENRIDGE MORTGAGE SERVICES, LLC
WELLS FARGO	GUARANTEE PACIFIC MORTGAGE, LLC
WELLS FARGO	HALLMARK MORTGAGE GROUP, LLC
WELLS FARGO	HENDRICKS MORTGAGE, LLC
WELLS FARGO	HERITAGE HOME MORTGAGE GROUP, LLC
WELLS FARGO	HOME MORTGAGE SPECIALISTS, LLC
WELLS FARGO	HOMESERVICES LENDING, LLC
WELLS FARGO	ILLUSTRATED PROPERTIES MORTGAGE COMPANY,
WELLS FARGO	INTEGRITY HOME FUNDING, LLC
WELLS FARGO	KELLER MORTGAGE, LLC
WELLS FARGO	LINEAR FINANCIAL, LP



HOLDING COMPANY	INSTUTION
WELLS FARGO	MARBEN MORTGAGE, LLC
WELLS FARGO	MARTHA TURNER MORTGAGE, LLC
WELLS FARGO	MAX MORTGAGE, LLC
WELLS FARGO	MC OF AMERICA, LLC
WELLS FARGO	MCMILLIN HOME MORTGAGE, LLC
WELLS FARGO	MORTGAGE 100, LLC
WELLS FARGO	MORTGAGES UNLIMITED, LLC
WELLS FARGO	MOUNTAIN SUMMIT MORTGAGE, LLC
WELLS FARGO	MSC MORTGAGE, LLC
WELLS FARGO	NUCOMPASS MORTGAGE SERVICES, LLC
WELLS FARGO	PEACHTREE RESIDENTIAL MORTGAGE, LLC
WELLS FARGO	PERSONAL MORTGAGE GROUP, LLC
WELLS FARGO	PHX MORTGAGE ADVISORS, LLC
WELLS FARGO	PINNACLE MORTGAGE OF NEVADA, LLC
WELLS FARGO	PLATINUM RESIDENTIAL MORTGAGE, LLC
WELLS FARGO	PNC MORTGAGE, LLC
WELLS FARGO	PNC REVERSE MORTGAGE, LLC
WELLS FARGO	PREMIA MORTGAGE, LLC
WELLS FARGO	PRIME SELECT MORGAGE, LLC
WELLS FARGO	PRIVATE MORTGAGE ADVISORS, LLC
WELLS FARGO	PROFESSIONAL FINANCIAL SERVICES OF ARIZONA,
WELLS FARGO	PROFESSIONAL MORTGAGE ASSOCIATES, LLC
WELLS FARGO	RAINIER MORTGAGE, LLC
WELLS FARGO	REAL LIVING MORTGAGE, LLC
WELLS FARGO	REALTY HOME MORTGAGE, LLC
WELLS FARGO	RELIABLE FINANCIAL SERVICES, INC.
WELLS FARGO	RESIDENTIAL HOME DIVISION, LLC
WELLS FARGO	RESIDENTIAL MORTGAGE DIVISION, LLC
WELLS FARGO	RESIDENTIAL MORTGAGE SERVICES, LLC
WELLS FARGO	RIVERSIDE HOME LOANS, LLC
WELLS FARGO	RWF MORTGAGE, LLC
WELLS FARGO	SANTA FE MORTGAGE, LLC
WELLS FARGO	SELECT HOME MORTGAGE, LLC
WELLS FARGO	SELECT LENDING SERVICES, LLC
WELLS FARGO	SIGNATURE HOME MORTGAGE, LLC
WELLS FARGO	SOUTHEAST HOME MORTGAGE, LLC
WELLS FARGO	SOUTHEAST MINNESOTA MORTGAGE, LLC
WELLS FARGO	SOUTHERN OHIO MORTGAGE, LLC
WELLS FARGO	STIRLING MORTGAGE SERVICES, LLC
WELLS FARGO	SUMMIT NATIONAL MORTGAGE, LLC
WELLS FARGO	THOROUGHbred MORTGAGE, LLC
WELLS FARGO	TOWN & COUNTRY MORTGAGE GROUP, LLC
WELLS FARGO	TPG FUNDING, LLC
WELLS FARGO	TRADEMARK MORTGAGE, LLC
WELLS FARGO	VILLAGE COMMUNITIES FINANCIAL, LLC

HOLDING COMPANY	INSTUTION
WELLS FARGO	WACHOVIA BANK OF DELAWARE, NATIONAL
WELLS FARGO	WACHOVIA BANK, NATIONAL ASSOCIATION
WELLS FARGO	WACHOVIA FINANCIAL SERVICES, INC.
WELLS FARGO	WELLS FARGO BANK, NATIONAL ASSOCIATION
WELLS FARGO	WELLS FARGO FUNDING, INC.
WELLS FARGO	WELLS FARGO HOME MORTGAGE OF HAWAII, LLC
WELLS FARGO	WFS MORTGAGE, LLC
WELLS FARGO	WILLIAM PITT MORTGAGE, LLC
WELLS FARGO	WINMARK FINANCIAL, LLC
WELLS FARGO	360 Mortgage Solutions, LLC
WELLS FARGO	ADVANCE MORTGAGE
WELLS FARGO	AIReS Mortgage Solutions, LLC
WELLS FARGO	AMERICAN MORTGAGE NETWORK LLC
WELLS FARGO	AMNET MORTGAGE LLC
WELLS FARGO	CALIFORNIA PREMIERE LENDING
WELLS FARGO	CENTRAL FEDERAL MORTGAGE COMPANY
WELLS FARGO	CENTURY BANCSHARES, INC.
WELLS FARGO	CHARTER HOLDINGS, INC.
WELLS FARGO	EATON MORTGAGE, LLC
WELLS FARGO	Entrust Mortgage, LLC
WELLS FARGO	FIRST ALLIED HOME MORTGAGE
WELLS FARGO	GREATER BAY BANCORP
WELLS FARGO	HERITAGE HOME MORTGAGE GROUP, LLC
WELLS FARGO	HOMESALE LENDING
WELLS FARGO	IBID, INC.
WELLS FARGO	INTRAWEST ASSET MANAGEMENT, INC.
WELLS FARGO	Indian Valley Mortgage Co., LLC
WELLS FARGO	LEGACY MORTGAGE
WELLS FARGO	MORTGAGE ONE
WELLS FARGO	MULBERRY ASSET MANAGEMENT, INC.
WELLS FARGO	PELICAN ASSET MANAGEMENT, INC.
WELLS FARGO	PHL3, LLC
WELLS FARGO	PLACER SIERRA BANCSHARES
WELLS FARGO	PRIORITY MORTGAGE COMPANY LLC
WELLS FARGO	PROSPERITY MORTGAGE COMPANY
WELLS FARGO	REAL ESTATE LENDERS
WELLS FARGO	REAL LIVING MTG LLC
WELLS FARGO	SKOGMAN MORTGAGE COMPANY
WELLS FARGO	SOUTHWEST PARTNERS, INC.
WELLS FARGO	VIOLET ASSET MANAGEMENT, INC.
WELLS FARGO	WELLS FARGO & COMPANY
WELLS FARGO	WELLS FARGO FINANCIAL SERVICES, INC.
WELLS FARGO	WELLS FARGO FINANCIAL, INC.
WELLS FARGO	WELLS FARGO VENTURES
WELLS FARGO	WELLS FARGO VENTURES, LLC



Table 68: CRA Small Business Lending by Income

M&T BANK	PNC BANK	TD BANK	WELLS FARGO	TOTAL FOR ALL NON-DEPOSITORIES	TOTAL FOR ALL DEPOSITORIES	TOTAL
37	1443	286	745	6952	4370	11322
5	271	39	129	1095	839	1934
16	490	91	260	2318	1549	3867
11	341	91	203	1963	1135	3098
4	294	51	107	1271	682	1953
36	1396	272	699	6647	4205	10852
19	953	177	496	798	2674	3472

Table 69: CRA Small Business Lending – Bank of America NA

INSTITUTION	BANK OF AMERICA	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	465	4370	10.6%	4.1%
# Loans to low income census tracts	81	839	9.7%	4.2%
# Of loans to moderate income census tract	144	1549	9.3%	3.7%
# Of loans to middle income census tracts	135	1135	11.9%	4.4%
# Of loans to upper income census tracts	89	682	13.0%	4.6%
# Of loans to all known income groups	449	4205	10.7%	4.1%
# To bus<\$1 million	236	2674	8.8%	6.8%

Table 70: CRA Small Business Lending – Bank of New York Mellon

INSTITUTION	CITIGROUP	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	1034	4370	23.7%	9.1%
# Loans to low income census tracts	235	839	28.0%	12.2%
# Of loans to moderate income census tract	412	1549	26.6%	10.7%
# Of loans to middle income census tracts	261	1135	23.0%	8.4%
# Of loans to upper income census tracts	96	682	14.1%	4.9%
# Of loans to all known income groups	1004	4205	23.9%	9.3%
# To bus<\$1 million	553	2674	20.7%	15.9%

Table 71: CRA Small Business Lending – Citizens Bank

INSTITUTION	CITIZENS BANK	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	360	4370	8.2%	3.2%
# Loans to low income census tracts	79	839	9.4%	4.1%
# Of loans to moderate income census tract	136	1549	8.8%	3.5%
# Of loans to middle income census tracts	93	1135	8.2%	3.0%
# Of loans to upper income census tracts	41	682	6.0%	2.1%
# Of loans to all known income groups	349	4205	8.3%	3.2%
# To bus<\$1 million	240	2674	9.0%	6.9%

Table 72: CRA Small Business Lending – M&T Bank

INSTITUTION	M&T BANK	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	37	4370	0.8%	0.3%
# Loans to low income census tracts	5	839	0.6%	0.3%
# Of loans to moderate income census tract	16	1549	1.0%	0.4%
# Of loans to middle income census tracts	11	1135	1.0%	0.4%
# Of loans to upper income census tracts	4	682	0.6%	0.2%
# To bus<\$1 million	36	4205	0.9%	0.3%
# Of loans to all known income groups	19	2674	0.7%	0.5%

Table 73: CRA Small Business Lending – PNC Bank

INSTITUTION	PNC BANK	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	1443	4370	33.0%	12.7%
# Loans to low income census tracts	271	839	32.3%	14.0%
# Of loans to moderate income census tract	490	1549	31.6%	12.7%
# Of loans to middle income census tracts	341	1135	30.0%	11.0%
# Of loans to upper income census tracts	294	682	43.1%	15.1%
# Of loans to all known income groups	1396	4205	33.2%	12.9%
# To bus<\$1 million	953	2674	35.6%	27.4%



Table 74: CRA Small Business Lending – TD Bank

INSTITUTION	TD BANK	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	286	4370	6.54%	2.53%
# Loans to low income census tracts	39	839	4.65%	2.02%
# Of loans to moderate income census tract	91	1549	5.87%	2.35%
# Of loans to middle income census tracts	91	1135	8.02%	2.94%
# Of loans to upper income census tracts	51	682	7.48%	2.61%
# Of loans to all known income groups	272	4205	6.47%	2.51%
# To bus<\$1 million	177	2674	6.62%	5.10%

Table 75: CRA Small Business Lending – Wells Fargo

INSTITUTION	WELLS FARGO	TOTAL FOR ALL NON-DEPOSITORIES	% TOTAL FOR ALL DEPOSITORIES	% TOTAL FOR PHILADELPHIA
# Of small business loans	745	4370	17.0%	6.6%
# Loans to low income census tracts	129	839	15.4%	6.7%
# Of loans to moderate income census tract	260	1549	16.8%	6.7%
# Of loans to middle income census tracts	203	1135	17.9%	6.6%
# Of loans to upper income census tracts	107	682	15.7%	5.5%
# Of loans to all known income groups	699	4205	16.6%	6.4%
# To bus<\$1 million	496	2674	18.5%	14.3%

Table 79: Small Business Lending – by Tract Income Level

CITY OF PHILADELPHIA		ALL SMALL BUSINESS LOANS		LOANS TO SMALL BUSINESSES WITH <\$ 1 MILLION IN REVENUE	
INCOME LEVEL	NUMBER OF LOANS	PERCENT OF LOANS	NUMBER OF LOANS	PERCENT OF LOANS	
Low Income	1,934	17.1%	665	19.2%	
Moderate Income	3,867	34.2%	1,238	35.7%	
Middle Income	3,098	27.4%	956	27.5%	
Upper Income	1,953	17.2%	544	15.7%	
Tract or Income not Known	470	4.2%	69	2.0%	
Total	11,322	100.0%	3,472	100.0%	

SUBURBAN COUNTIES		ALL SMALL BUSINESS LOANS		LOANS TO BUSINESSES WITH <\$ 1 MILLION IN REVENUE	
INCOME LEVEL	NUMBER OF LOANS	PERCENT OF LOANS	NUMBER OF LOANS	PERCENT OF LOANS	
Low Income	154	0.37%	50	0.41%	
Moderate Income	1,775	4.28%	538	4.45%	
Middle Income	11,654	28.08%	3,664	30.30%	
Upper Income	26,826	64.63%	7,572	62.62%	
Tract or Income not Known	1,099	2.65%	268	2.22%	
Total	41,508	100.00%	12,092	100.00%	

Table 80: Small Business Lending – by Tract Minority Level

CITY OF PHILADELPHIA		ALL SMALL BUSINESS LOANS		LOANS TO SMALL BUSINESSES WITH <\$ 1 MILLION IN REVENUE	
MINORITY STATUS	NUMBER OF LOANS	PERCENT OF LOANS	NUMBER OF LOANS	PERCENT OF LOANS	
Minority Areas	3,323	29.35%	1,152	33.18%	
Non-Minority Areas	7,703	68.04%	2,274	65.50%	
Tract Unknown or No Population	296	2.61%	46	1.32%	
Total	11,322	100.00%	3,472	100.00%	

SUBURBAN COUNTIES		ALL SMALL BUSINESS LOANS		LOANS TO SMALL BUSINESSES WITH <\$ 1 MILLION IN REVENUE	
INCOME LEVEL	NUMBER OF LOANS	PERCENT OF LOANS	NUMBER OF LOANS	PERCENT OF LOANS	
Minority Areas	1,141	2.36%	364	2.61%	
Non-Minority Areas	46,089	95.37%	13,307	95.47%	
Tract Unknown or No Population	1,099	2.27%	268	1.92%	
Total	41,508	100.00%	12,092	100.00%	

Table 81: Small Business Lending – Philadelphia and Suburbs

CITY OF PHILADELPHIA			SUBURBAN COUNTIES	
REVENUE SIZE	NUMBER OF LOANS	PERCENT OF LOANS	NUMBER OF LOANS	PERCENT OF LOANS
Small Businesses	11,322	100.00%	41,508	100.00%
Businesses with Revenues <&1 Million	3,472	30.67%	12,092	29.13%



Table 82: City Depositories – by Income and Minority Level

INCOME LEVEL					
BANKS	BRANCHES	LMI TRACT	MUI TRACT	% OF BRANCHES IN LMI TRACTS / % OF ALL BRANCHES IN LMI TRACTS RATIO	% OF BRANCHES IN LMI TRACTS / % OF LMI TRACTS RATIO
Bank of America	19	47.4%	47.4%	0.81	0.72
Citibank	7	42.9%	57.1%	0.73	0.66
Citizens Bank	60	53.3%	45.0%	0.91	0.82
City National	1	100.0%	0.0%	1.71	1.53
M&T Bank	7	71.4%	28.6%	1.22	1.09
PNC	39	61.5%	35.9%	1.05	0.94
Republic First	7	85.7%	14.3%	1.47	1.31
TD Bank	20	55.0%	45.0%	0.94	0.84
United Bank of Philadelphia	4	75.0%	25.0%	1.28	1.15
Wells Fargo	42	71.4%	28.6%	1.22	1.09
All Banks	330	58.5%	39.7%		
All Census Tracts	381	65.4%	30.7%		
Depositories	206	60.2%	38.3%		

MINORITY LEVEL					
BANKS	BRANCHES	50% OR MORE MINORITY TRACT	LESS THAN 50% MINORITY TRACT	% OF BRANCHES IN MINORITY TRACTS / % OF ALL BRANCHES IN MINORITY TRACTS RATIO	% OF BRANCHES IN MINORITY TRACTS / % OF MINORITY TRACTS RATIO
Bank of America	19	15.8%	78.9%	0.7	0.3
Citibank	7	0.0%	100.0%	0.0	0.0
Citizens Bank	60	26.7%	71.7%	1.2	0.5
City National	1	0.0%	100.0%	0.0	0.0
M&T Bank	7	14.3%	85.7%	0.6	0.3
PNC	39	33.3%	64.1%	1.4	0.6
Republic First	7	0.0%	100.0%	0.0	0.0
TD Bank	20	15.0%	85.0%	0.7	0.3
United Bank of Philadelphia	4	75.0%	25.0%	3.3	1.4
Wells Fargo	42	31.0%	69.0%	1.3	0.6
All Banks	330	23.0%	75.8%		
All Census Tracts	381	52.2%	45.4%		

[1] Not all percentages will total to 100 because income and minority information is not available for every tract

[2] Branches according to FDIC Summary of Deposits data as of June 2010



Table 83: Neighborhood Single-Family Lending Analysis

NEIGHBORHOOD	LOCATION	MAJOR ETHNIC GROUP	PERCENT OF CITY OOHUs	PERCENT OF CITY LOANS	% OF PRIME CITY LOANS	% OF SUBPRIME CITY LOANS	TOTAL LOANS	PRIME LOANS	PRIME AS A % OF ALL LOANS	SUBPRIME LOANS	SUBPRIME AS A % OF ALL LOANS	PRIME LOANS/ OOHUs	SUBPRIME LOANS/ OOHUs
APM	N. Phila	Hisp	0.08%	0.04%	0.04%	0.12%	9	8	88.9%	1	11.1%	2.77%	0.35%
HACE	N. 5th Street	Hisp	1.15%	0.21%	0.16%	1.41%	46	34	73.9%	12	26.1%	0.85%	0.30%
AWF	N. PHila	Afr Am	1.31%	0.24%	0.22%	0.70%	51	45	88.2%	6	11.8%	0.98%	0.13%
OARC	W. Oak Lane	Afr Am	3.37%	2.13%	1.97%	5.99%	460	409	88.9%	51	11.1%	3.47%	0.43%
PROJECT HOME	SPr Grdn	Afr Am	1.11%	0.20%	0.17%	0.94%	43	35	81.4%	8	18.6%	0.90%	0.21%
PEC	W. Phila	Afr Am	0.41%	0.30%	0.30%	0.23%	64	62	96.9%	2	3.1%	4.29%	0.14%
AMERICAN ST.EZ	Kensington	Hisp	0.62%	0.53%	0.53%	0.59%	115	110	95.7%	5	4.3%	38.06%	1.73%
NORTH CENTRAL EZ	N. Phila	Afr Am	0.38%	0.31%	0.29%	0.70%	66	60	90.9%	6	9.1%	4.48%	0.45%
WEST PHILA EZ	W. Phila	Afr Am	0.40%	0.11%	0.09%	0.47%	23	19	82.6%	4	17.4%	1.36%	0.29%
CITY OF PHILADELPHIA				100.00%	100.00%	100.00%	21632	20780	96.1%	852	3.9%	5.94%	0.24%



Table 84: Neighborhood Single-Family Lending Analysis by Depository

LENDING BY LENDER								
NEIGHBORHOOD	BANK OF AMERICA	CITIGROUP INC	CITIZENS	M&T BANK	PNC BANK	TD BANK	WELLS FARGO BANK	ALL LENDERS
APM	0	0	1	0	0	0	2	9
HACE	0	1	1	0	0	1	4	46
AWF	4	0	6	0	4	0	3	51
OARC	38	4	21	2	15	3	85	460
PROJECT HOME	0	1	1	0	1	0	5	43
PEC	3	0	6	0	4	1	5	64
AMERICAN ST.EZ	1	0	11	1	5	0	17	115
NORTH CENTRAL EZ	4	2	13	1	0	0	5	66
WEST PHILA EZ	0	0	2	0	1	0	3	23
All 9 CDC NEIGHBORHOOD	50	8	61	4	30	5	127	868
PHILADELPHIA	1398	300	707	93	495	257	3646	21632

MARKET SHARE

Number of lender's single family loans to a neighborhood divided by all single family loans to the neighborhood

NEIGHBORHOOD	BANK OF AMERICA	CITIGROUP INC	CITIZENS	M&T BANK	PNC BANK	TD BANK	WELLS FARGO BANK	ALL LENDERS
APM	0.0%	0.0%	11.1%	0.0%	0.0%	0.0%	22.2%	100.00%
HACE	0.0%	2.2%	2.2%	0.0%	0.0%	2.2%	8.7%	100.00%
AWF	7.8%	0.0%	11.8%	0.0%	7.8%	0.0%	5.9%	100.00%
OARC	8.3%	0.9%	4.6%	0.4%	3.3%	0.7%	18.5%	100.00%
PROJECT HOME	0.0%	2.3%	2.3%	0.0%	2.3%	0.0%	11.6%	100.00%
PEC	4.7%	0.0%	9.4%	0.0%	6.3%	1.6%	7.8%	100.00%
AMERICAN ST.EZ	0.9%	0.0%	9.6%	0.9%	4.3%	0.0%	14.8%	100.00%
NORTH CENTRAL EZ	6.1%	3.0%	19.7%	1.5%	0.0%	0.0%	7.6%	100.00%
WEST PHILA EZ	0.0%	0.0%	8.7%	0.0%	4.3%	0.0%	13.0%	100.00%
All 9 CDC NEIGHBORHOOD	5.8%	0.9%	7.0%	0.5%	3.5%	0.6%	14.6%	100.00%
PHILADELPHIA	6.5%	1.4%	3.3%	0.4%	2.3%	1.2%	16.9%	100.00%



Table 85: Neighborhood Small Business Lending Analysis

NEIGHBORHOOD	NUMBER OF SMALL BUSINESS LOANS	NUMBER OF LOANS TO SMALL BUSINESS <\$1 MILLION IN ANNUAL REVENUE	% OF LOANS TO SMALL BUSINESSES WITH ANNUAL REVENUE <\$1 MILLION	NUMBER OF SMALL BUSINESS	NUMBER OF SMALL BUSINESSES WITH ANNUAL REVENUE <\$1 MILLION
Allegheny West Foundation (AWF)	85	17	20%	1206	770
American Street Empowerment Zone	115	40	35%	1402	919
Association of Puerto Ricans on the March (AWF)	5	1	20%	135	92
Hispanic Association of Contractors & Enterprises (HACE)	58	29	50%	1215	818
North Central Empowerment Zone	46	12	26%	1161	737
Ogontz Avenue Revitalization Committee (OARC)	88	42	48%	2443	1699
People's Emergency Center (PEC)	87	23	26%	1043	649
Project Home	24	13	54%	956	663
West Philadelphia Empowerment Zone	34	7	21%	658	410
Total	542	184	34%	10,219	6,757



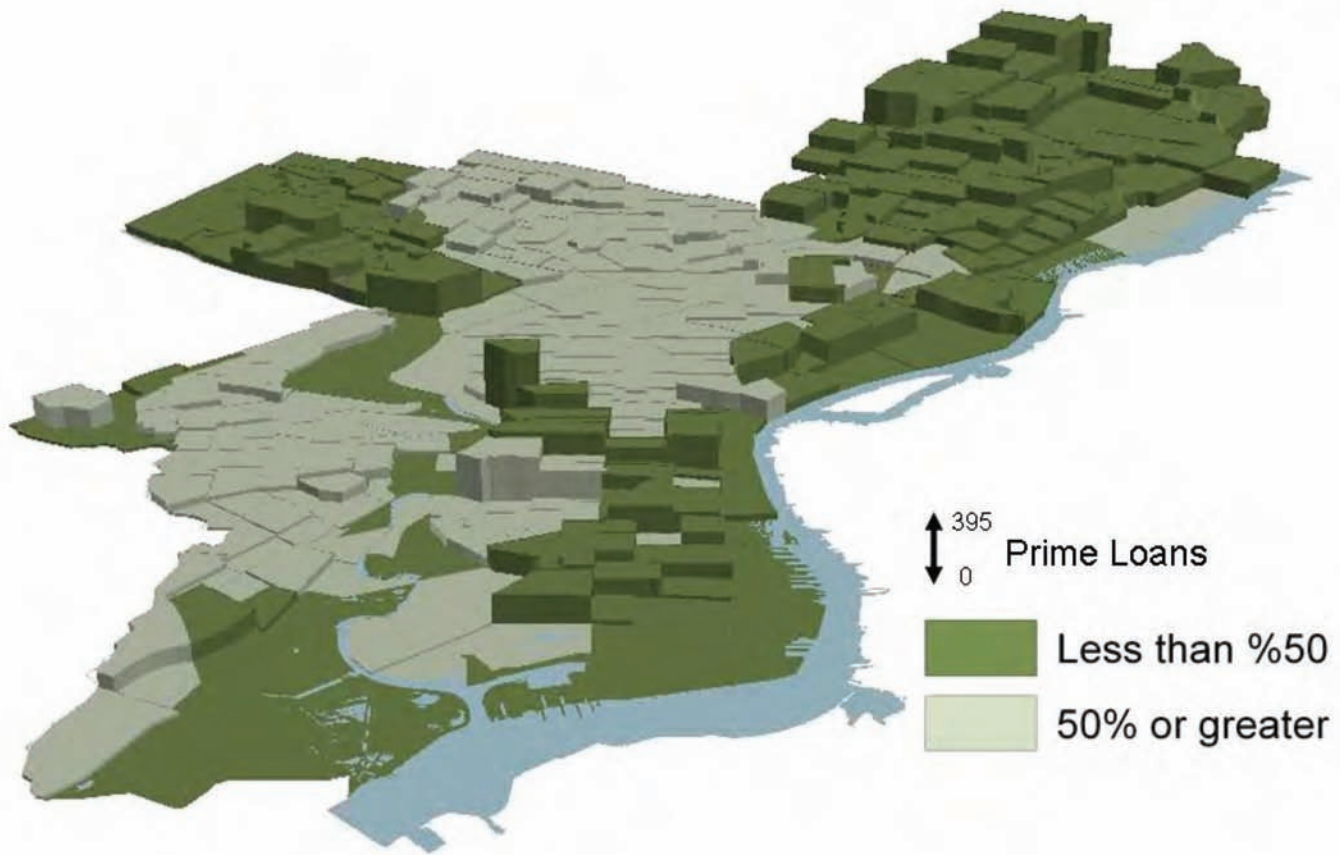


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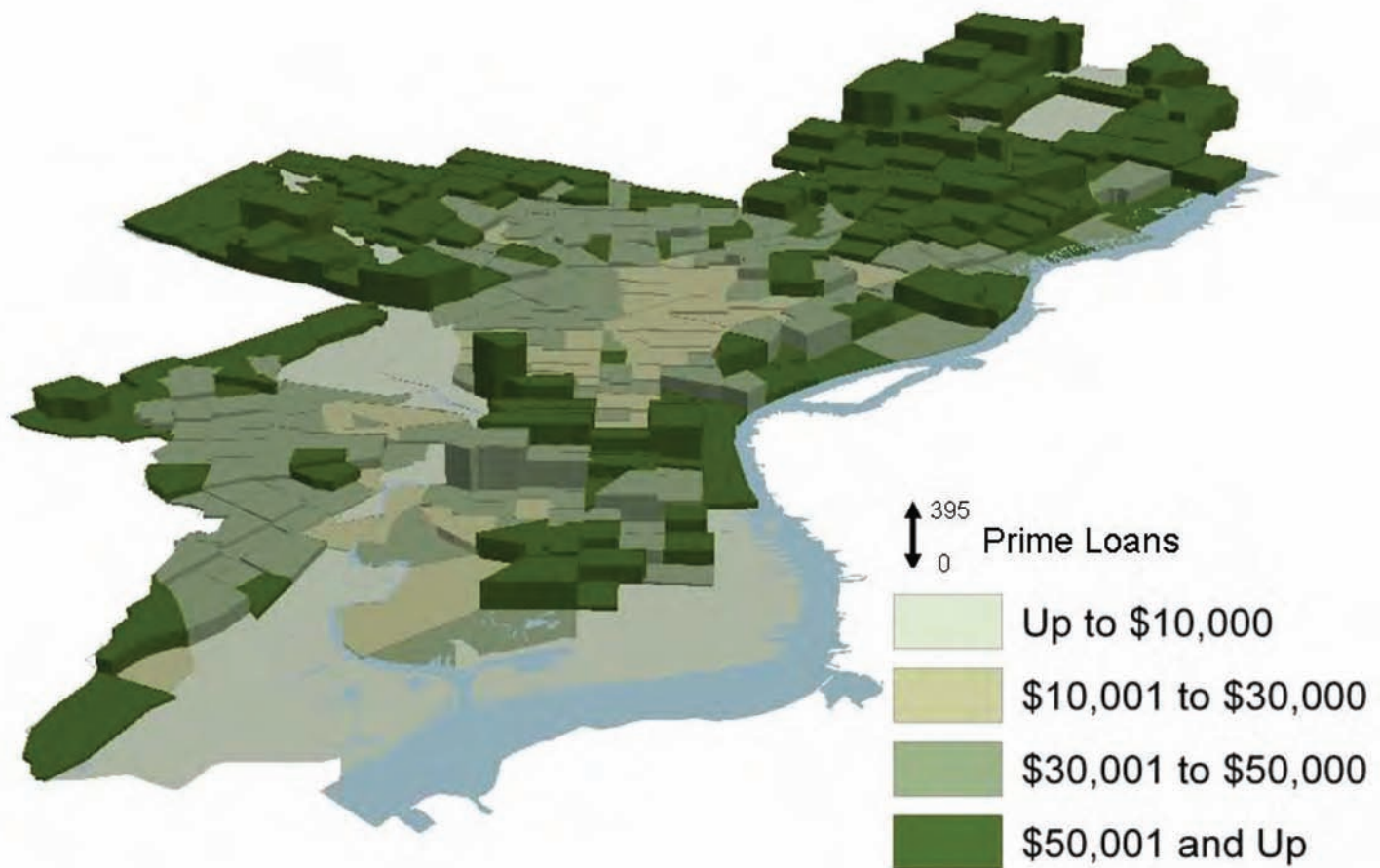
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Map 1: Prime Loans by Minority Level of Tract

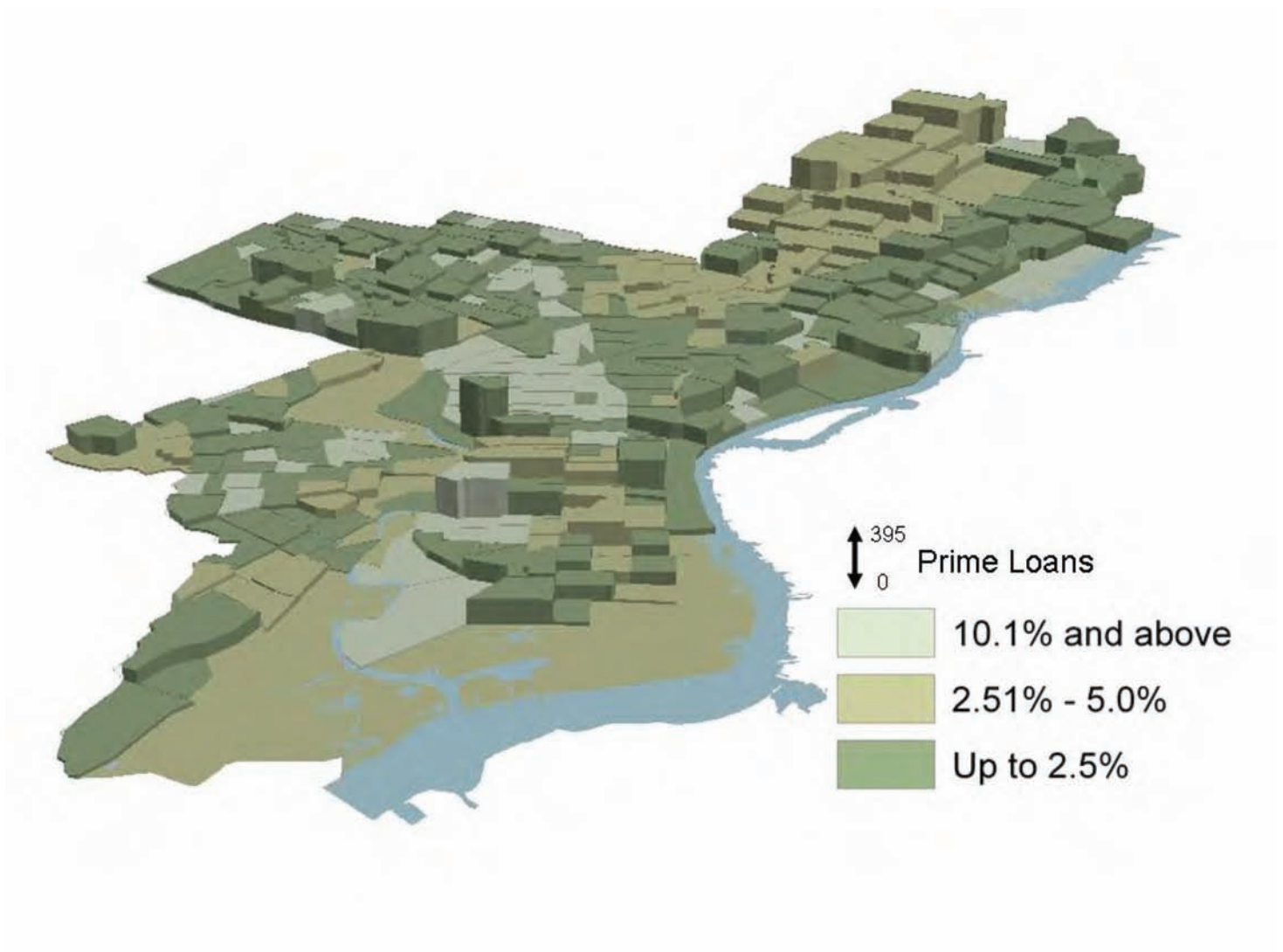




Map 2: Prime Loans by Median Household Income of Tract

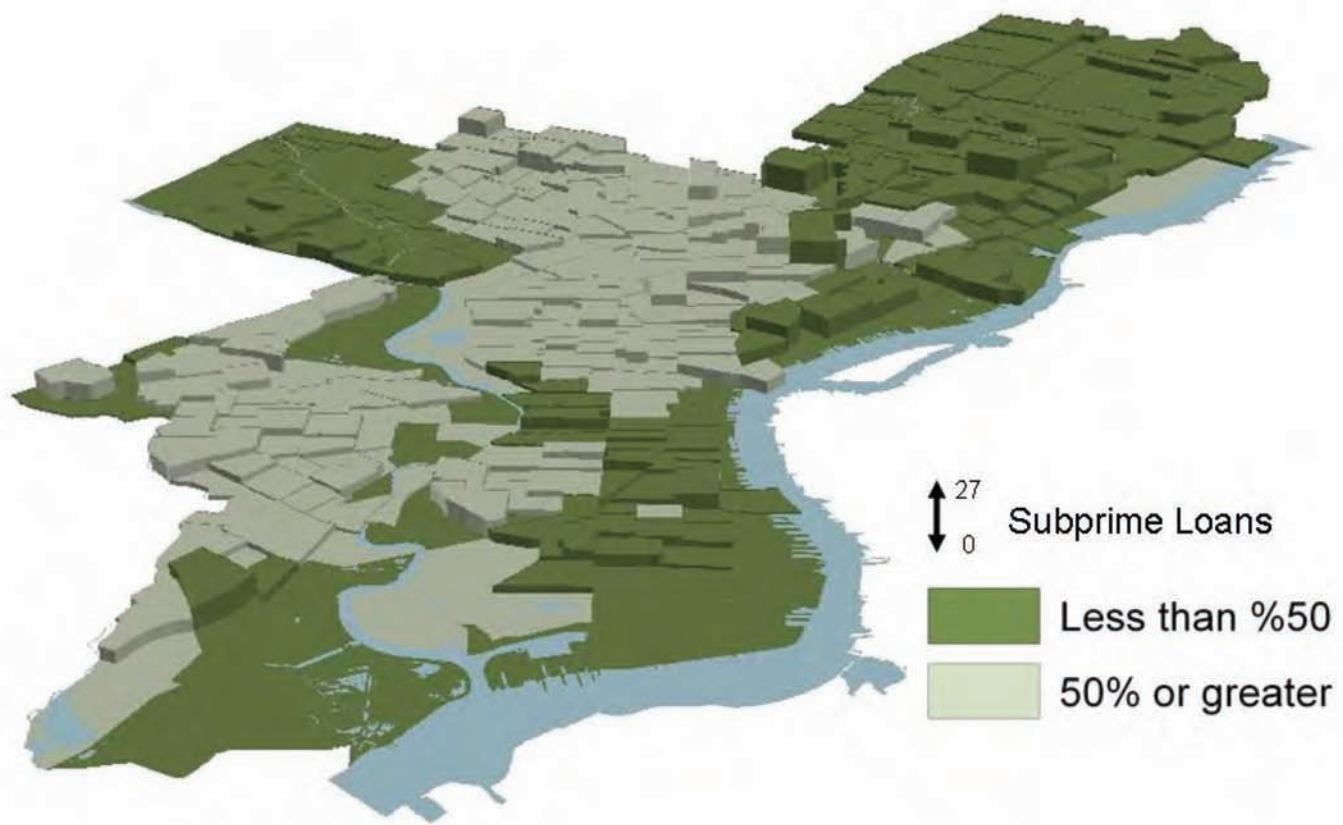


Map 3: Prime Loans by Immigrant Population of Tract

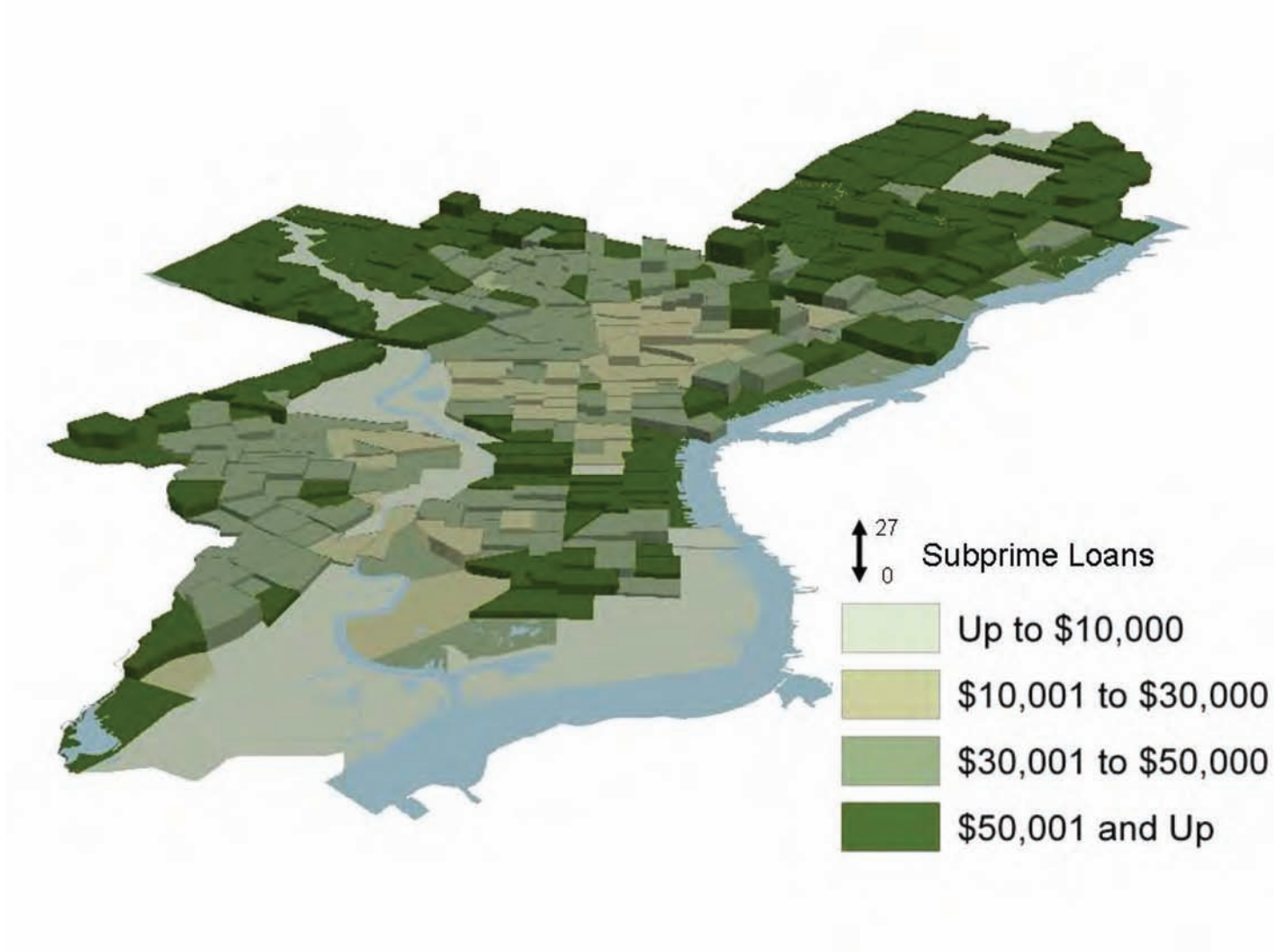




Map 4: Subprime Loans by Minority Level of Tract

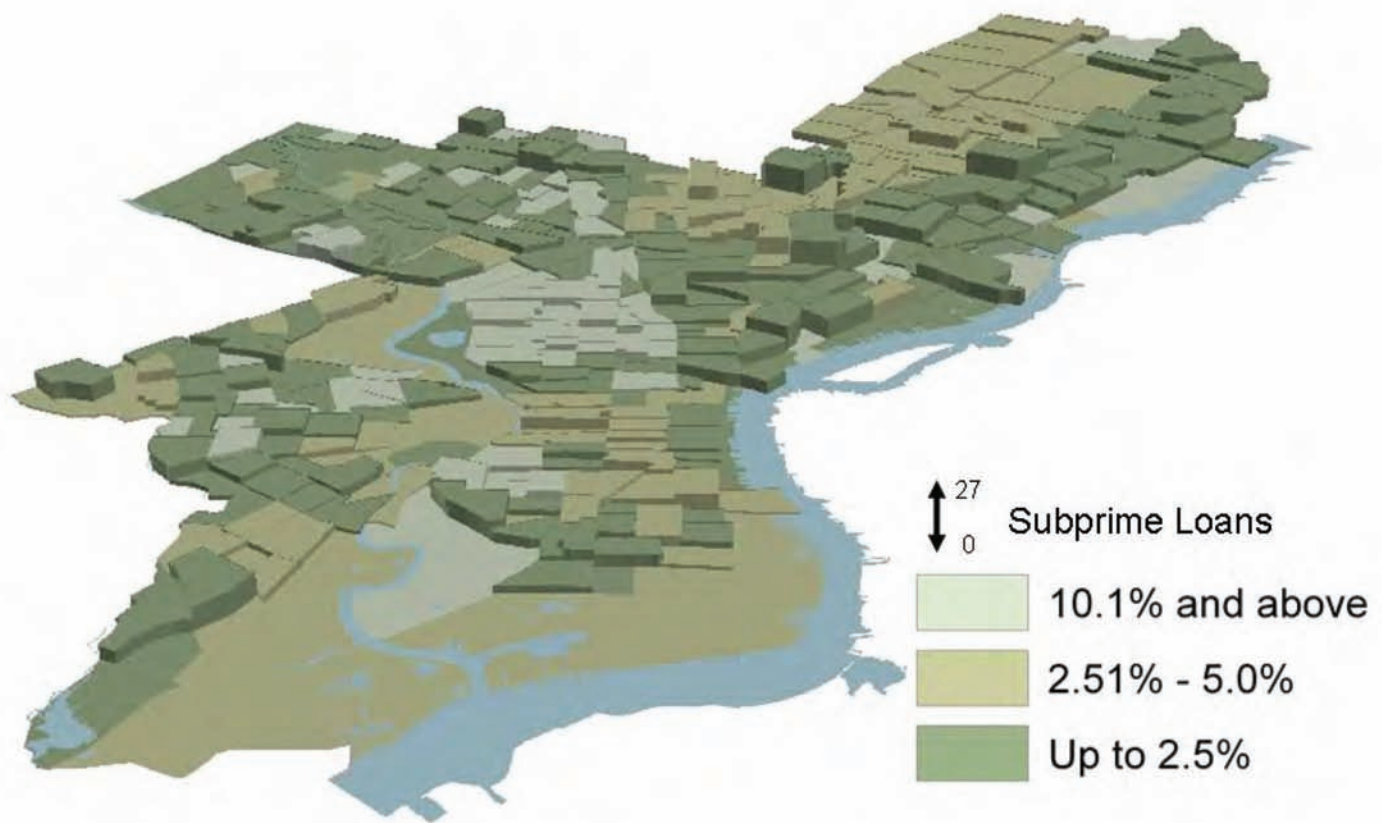


Map 5: Subprime Loans by Median Household Income of Tract

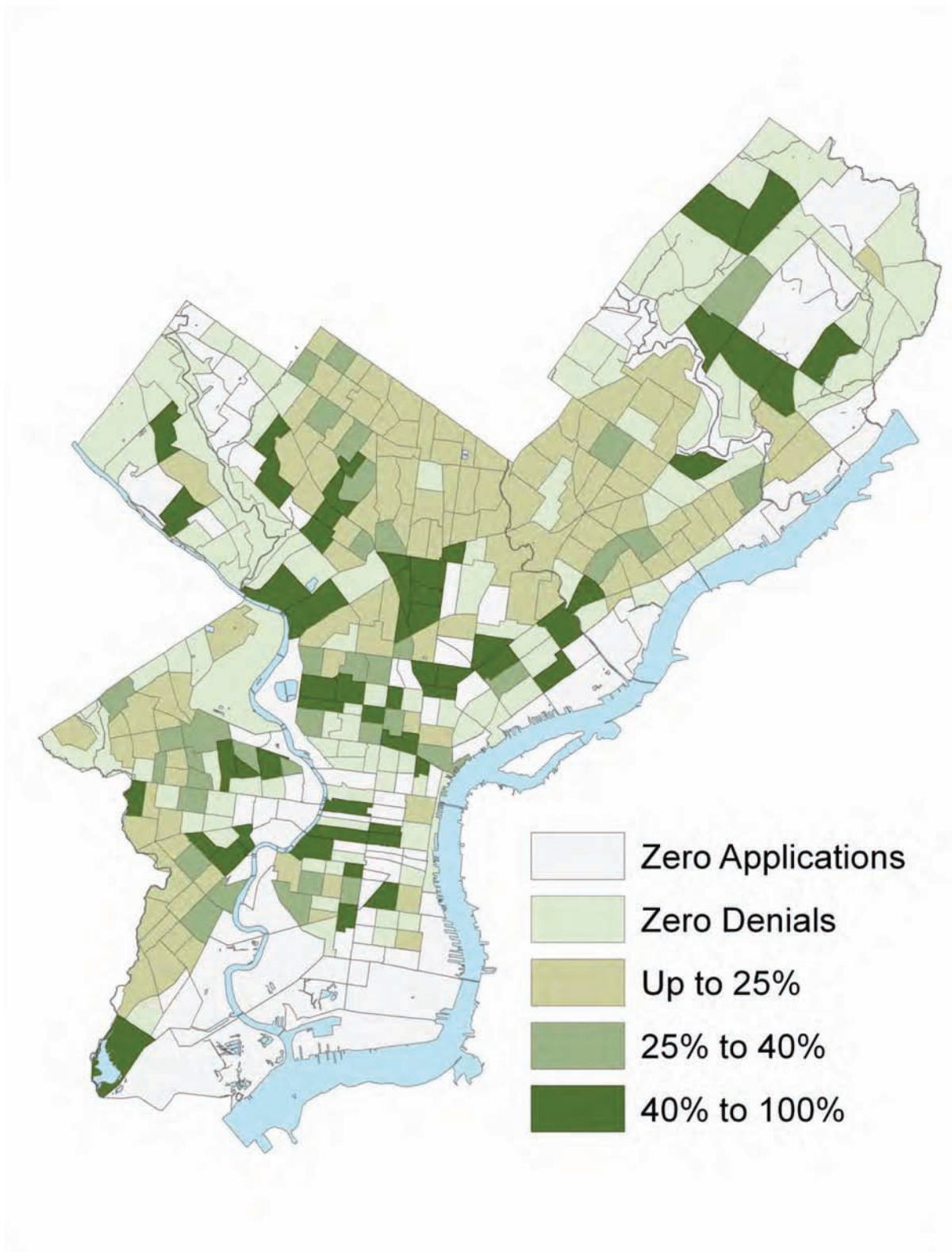




Map 6: Subprime Loans by Immigrant Population of Tract

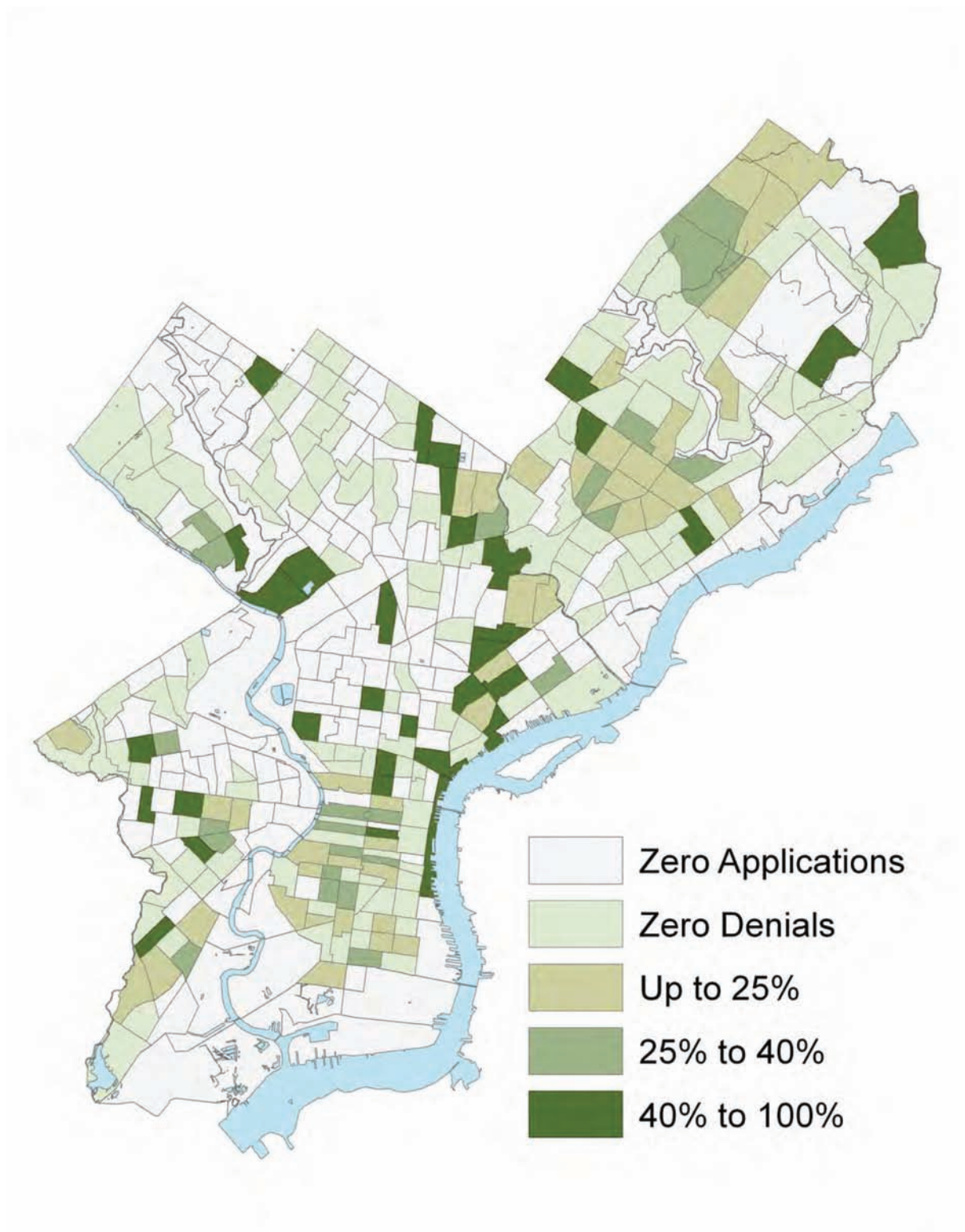


Map 7: African American Denial Rates for Home Purchase Loans by Tract

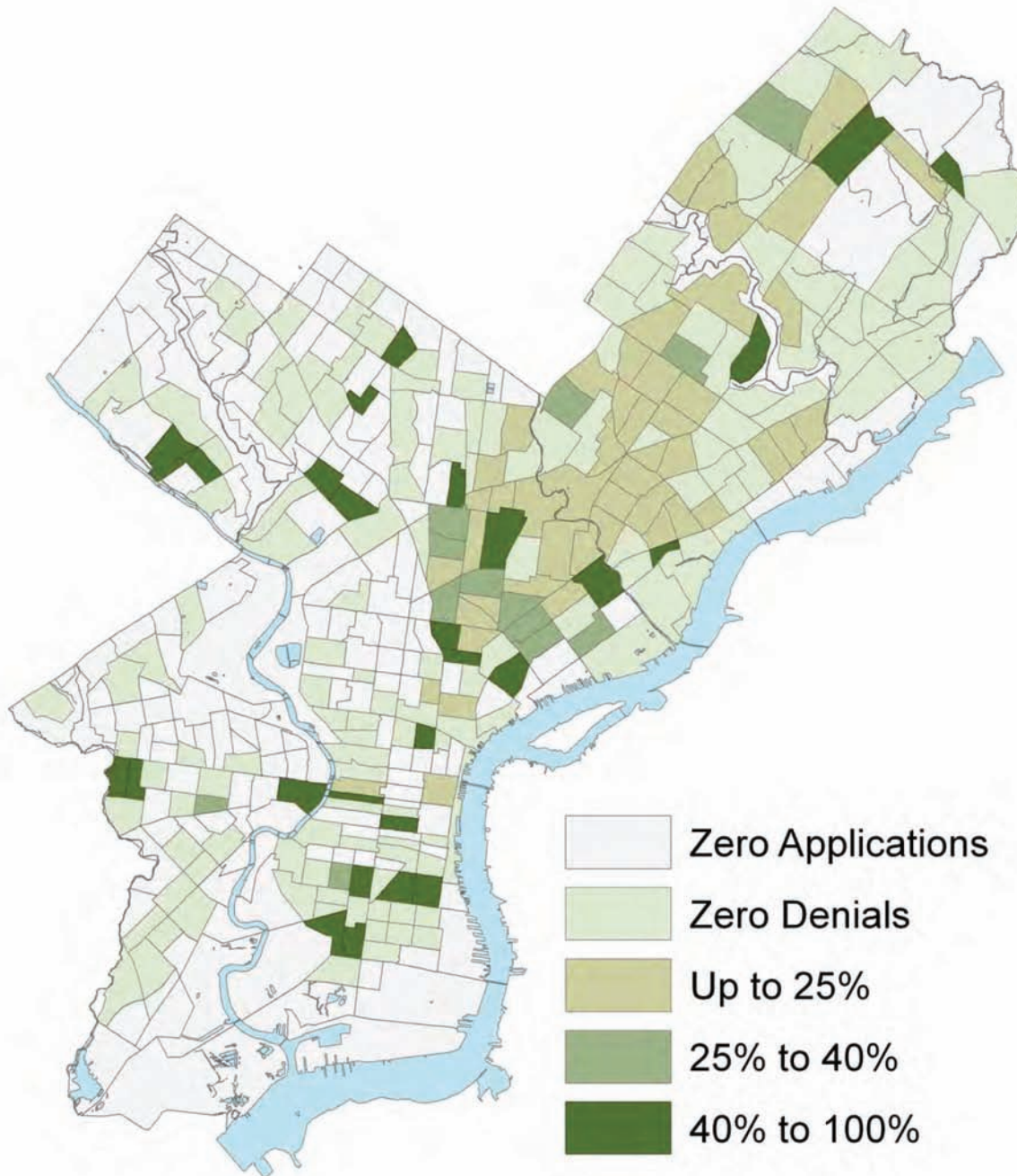




Map 8: Asian Denial Rates for Home Purchase Loans by Tract

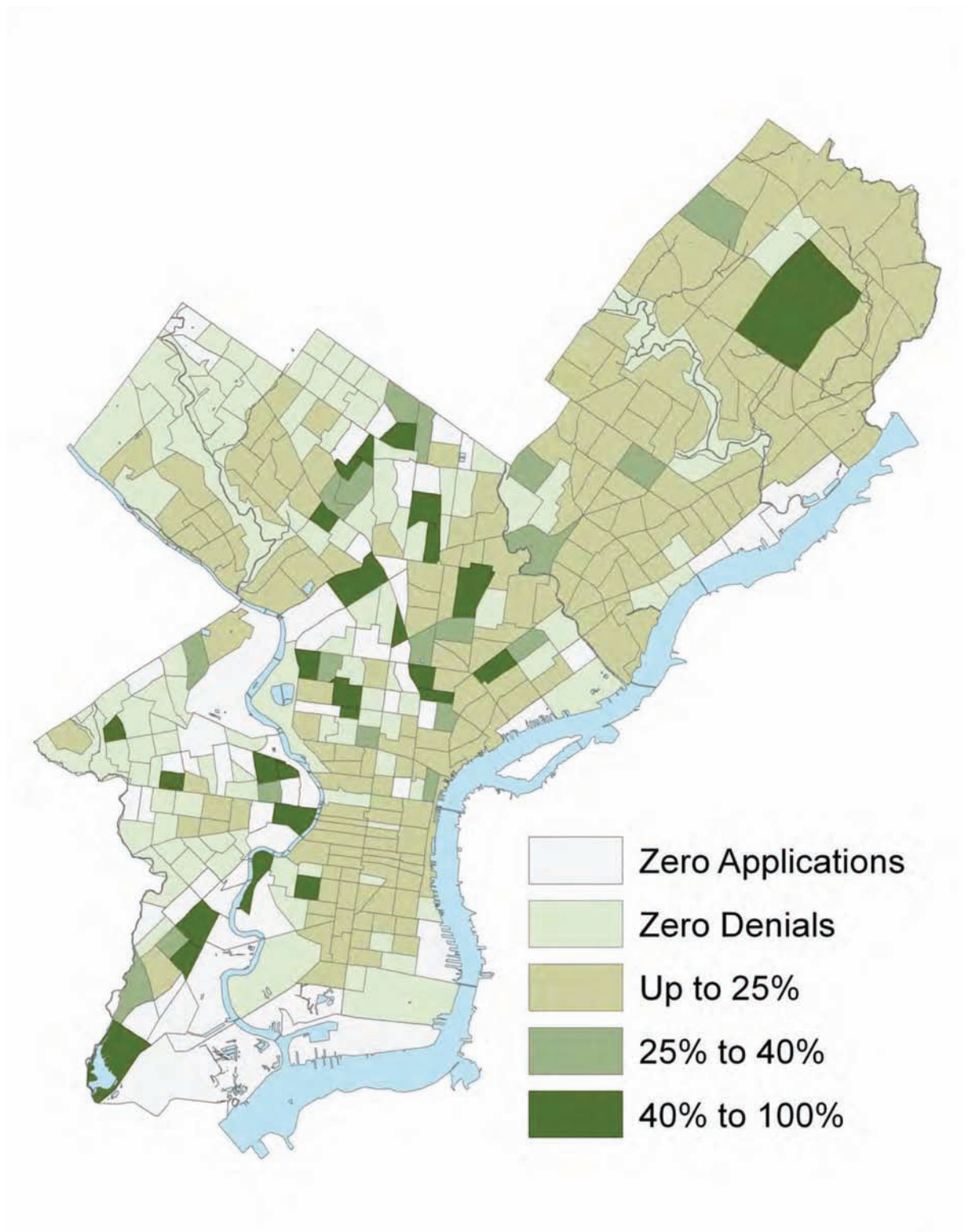


Map 9: Hispanic Denial Rates for Home Purchase Loans by Tract

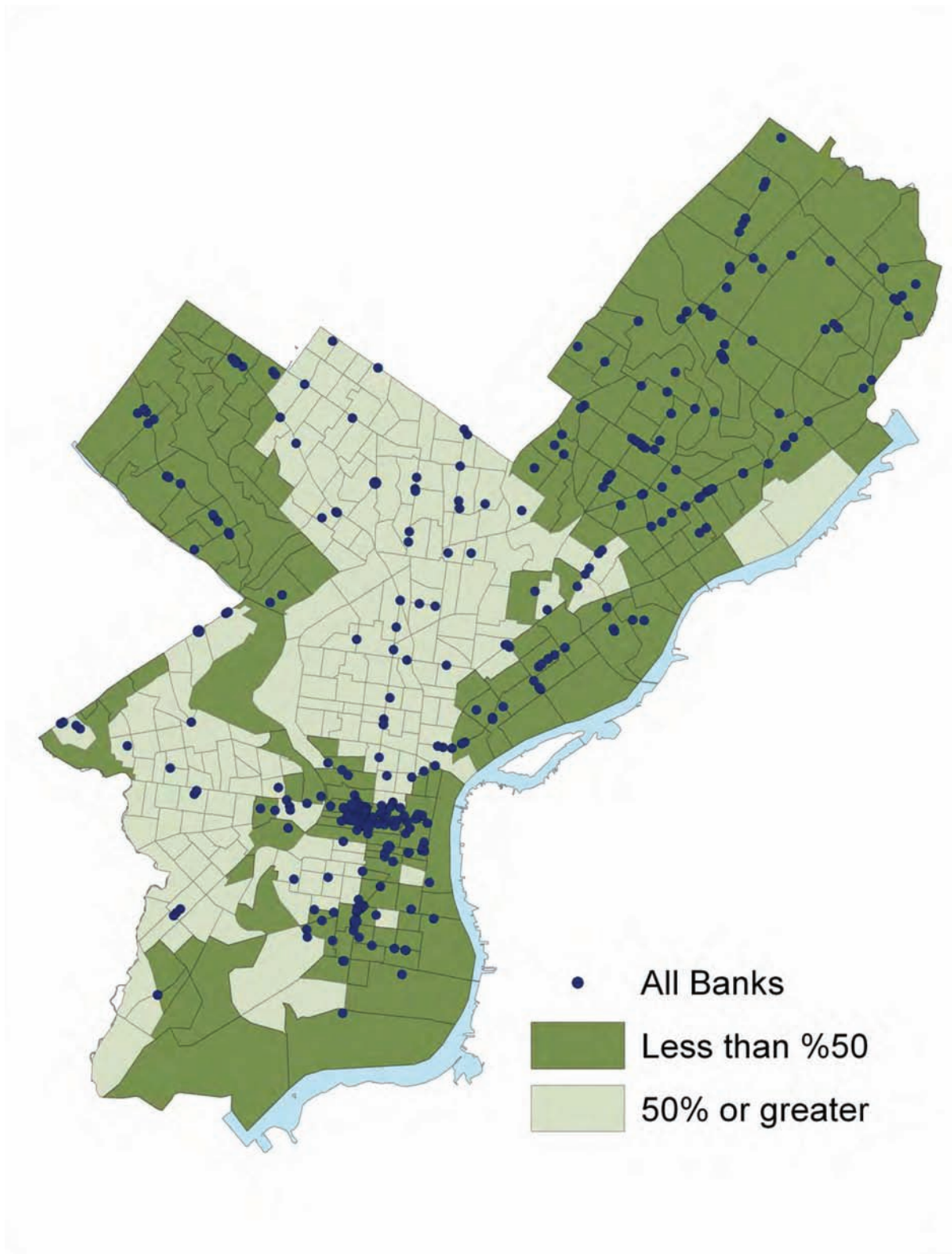




Map 10: White Denial Rates for Home Purchase Loans by Tract

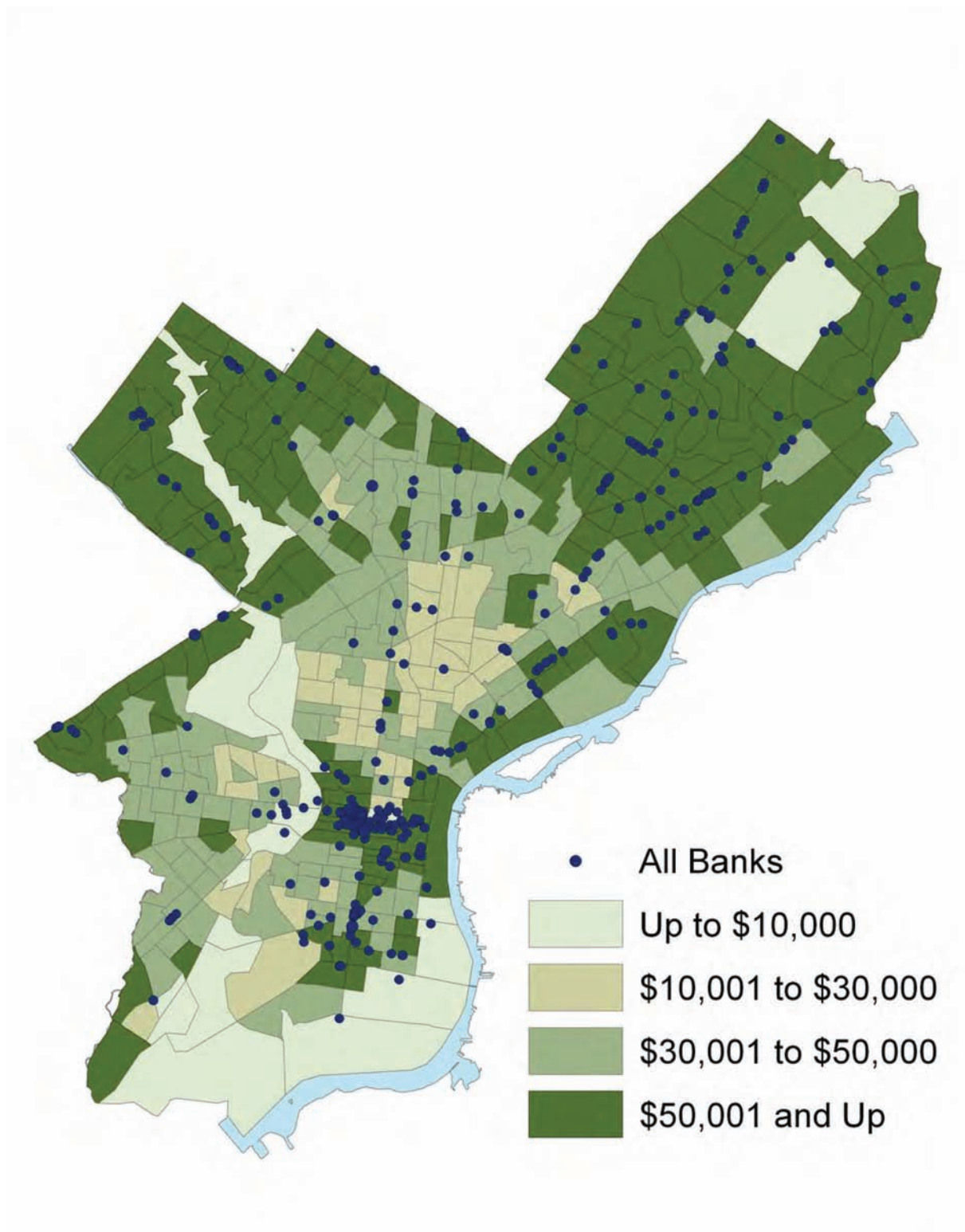


Map 11: Bank Branches by Minority Level of Tract

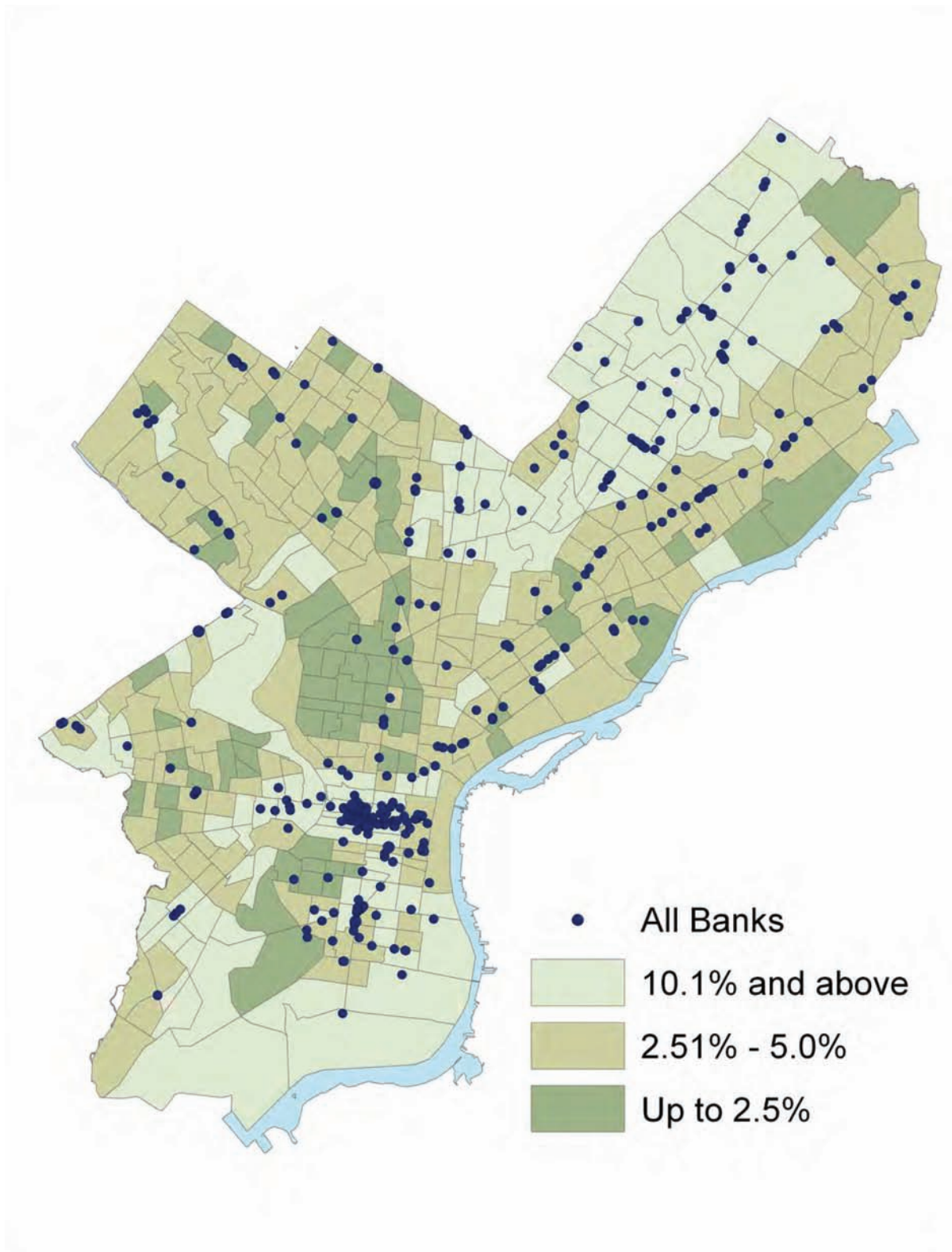




Map 12: Bank Branches by Median Household Income of Tract



Map 13: Bank Branches by Immigrant Population of Tract







APPENDIX 4

METHODOLOGY

Data Sources

An analysis of this scope and complexity required a myriad of data sources:

- Home lending was analyzed using 2010 Home Mortgage Disclosure Act data obtained from the Federal Financial Institutions Examination Council (FFIEC), which collects data annually from lenders.
- The FFIEC’s National Information Center database of 2010 HMDA reporting institutions was used to generate a list of affiliates for each City Depository.
- Community Reinvestment Act aggregated public data on small business lending by census tract and by financial institution was downloaded from the FFIEC website.
- The number of small businesses and business with less than \$1 million in revenue was derived from 2010 data purchased from PCi Corporation (© PCi Corporation CRA Wiz, Tel: 800-261-3111).
- Individual depository data for the small business lending analysis was obtained from the 2010 Institutional Disclosure Statements on the FFIEC website.
- Bank holding company data was obtained from the FDIC and FFIEC web sites to assign affiliated banks to City depositories. This use of a second source allowed for a more thorough assignment of affiliated banks to City depositories checked with banks; previous years’ data was then re-run accordingly, to enable a fairer comparison across years.
- Other census-tract-level supplementary data, such as immigrant population, came from the 2000 and 2010 censuses, depending on which had available data at the time of the production of this report.

Depository Analysis

Using the FFIEC’s National Information Center database of 2010 HMDA reporters, a list of City Depositories and their affiliates was generated. From this list, the lending performance of these institutions was examined.

Geographic Scopes

Census tract, county and state coding within the HMDA dataset were used to identify specific geographic areas. The lending universe for Philadelphia was isolated using its county code. The suburban analysis combined lending in Bucks, Chester, Delaware, and Montgomery Counties.

Home Lending

All loan types (conventional, Federal Housing Administration, Veterans Administration, Farm Service Agency/Rural Housing Service) were included in the analysis. Properties with more than four-units and manufactured housing were excluded. The remaining properties were considered to be single-family dwellings.

Lenders record the intended purpose of each loan – home purchase, refinance or home improvement. Any analysis combining all three was identified as “All Loans.” In some analyses the loan purposes were disaggregated.

To allow for comparison, this analysis was done using the methodology established in previous report. Any variations were noted.

Home purchase and home refinance loans secured by a first lien and applied for during 2010 were included. Home improvement loans secured by a first or second lien and applied for during 2010 were also included. Unless otherwise noted, the analysis included only applications by buyers intending to live in the property (owner-occupied) with one exception, the Section 5.0 analysis of investor (non-occupant owner) lending.

40,767 of the loan applications recorded in Philadelphia met these initial criteria and were included in the overall owner-occupied analysis, and there were 5,095 in the overall non-occupant owner analysis. However, smaller subsets were used for analyses by loan purpose and loan rate.

Since 2004, lenders have been required to report loan rates that are three points greater than the rate on Treasury securities of comparable maturity. Loans with rate information were identified as subprime loans. Loans with “NA” in the rate field were considered to be prime loans. It is important to note that not all subprime loans are three percentage points or more above the Treasury APR. And some loans may be identified as subprime because of fees or yield spread premiums.

Calculating Denial Rates

Denial rate is calculated by dividing total loans originated by total applications received. Besides the loan being originated, there are seven other outcomes recorded by banks, all of which banks have some control over in terms of fairly treating different applicants (see Table 1).

ACTION TYPE	DESCRIPTION	2010 FREQUENCY	2010 PROPORTION
1	Loan Originated	21,632	52%
2	Application Approved but not accepted	2,508	5%
3	Application denied by financial institution	9,447	25%
4	Application withdrawn by applicant	7,197	14%
5	File closed for incompleteness	1,790	4%
6	Loan purchased by the institution	0	0%
7	Preapproval request denied by financial institution	20	0%
8	Preapproval request approved but not accepted	0	0%



Borrower Race

Borrowers were placed in racial categories based on information reported by the lender. Lenders could report up to five races each for the applicant and co-applicant. In all but a few records, no more than two races were reported for the first applicant and one for the co-applicant. For this reason, the applicant race was determined based on what was reported in those fields. Three races were included in this analysis – white, African American and Asian.

In addition to race, the ethnicity of each applicant could also be reported. From this information, a fourth racial category was created – Hispanic. To be placed in the Hispanic category, the first applicant was identified as Hispanic. Joint applications were included if the second applicant was identified as Hispanic or if ethnicity information was not reported. Because Hispanic applicants can be of any race, those applicants were excluded from the three racial groups.

One methodological change from previous years was made here. If the racial category was undefined (“NA” or blank) and ethnicity indicated “Hispanic,” then the observation was coded “Hispanic.” In previous studies, these observations were dropped. To then fairly compare across years, previous years’ results were re-run using this change in methodology.

The result is four racial groupings: non-Hispanic white, non-Hispanic African American, non-Hispanic Asian, and Hispanic. “Other,” which represents a small percentage, was not included in this analysis.

In keeping with prior reports, only single applicant loans, or joint loans where the second applicant’s race either matched the race of the first applicant or was not reported, were included in a particular racial group. The same method was used for Hispanic applicants. Few applications were excluded.

The denominator included only records where racial information was provided by the lender. Thus, the race denominator was less than the total number of loans. Of the 21,632, approved loans meeting owner-occupied analysis criteria, 21,616 included race information.

The number of non-Hispanic white, non-Hispanic African American, non-Hispanic Asian, and any-race Hispanic households in Philadelphia was downloaded from the U.S. Census Bureau Summary File 4 release table PCT6. These numbers were then divided by the total number of households in Philadelphia.

Borrower Income

Borrowers were divided into six groups based on their reported income relative to the median family income for the Metropolitan Statistical Area (MSA). The median was determined by the Department of Housing and Urban Development (HUD). According to the FFIEC, HUD’s 2010 median family income for the Philadelphia area was \$77,800.

Income Groups as a Percent of MSA Median Family Income:

- low-income – less than 50 percent of median income
- moderate-income – between 50 and 80 percent of median income
- middle-income – Between 80 and 120 percent of median income
- upper-income – 120 percent or more of median income
- low- and moderate-income (LMI) – less than 80 percent of median income
- middle- and upper-income (MUI) – 80 percent or more of median income

Borrower income was reported in thousands. The breaks to determine the groupings were rounded to the nearest whole number.

All loans for which the borrower's income was "not available" were excluded from this analysis. When calculating the percent of loans in each income category, the denominator represented the total of only those loans containing income information for the borrower. Of the 21,632 approved loans meeting initial owner-occupied analysis criteria, 24,305 included applicant income.

The number of households in each income category in Philadelphia was downloaded from the U.S. Census Bureau Summary file 4 release table PCT88. In cases where census income categories were not in alignment with the income classifications described above we assumed that households were evenly distributed amongst incomes in each category and allocated the number of households accordingly.

Tract Minority Level

Each tract was placed into one of two groups based on the percentage of its population that was minority. The minority category includes all races except non-Hispanic whites. Population and race data were from the 2010 census, the most recent information available.

Minority Level Groups:

- minority – half or more of the population was minority
- non-minority – less than half was minority

Tract Income Level

Tracts were placed into six groups based on the tract's median family income relative to the MSA median family income. These percents were provided in the HMDA data set. The income groupings were the same as borrower incomes: low, moderate, middle, upper, LMI and MUI.

Applications for which census tract income percentage was not available were excluded from the denominator. Of the 21,632 approved loans meeting initial owner-occupied analysis criteria, 26,145 included census tract income.



Borrower Gender

Each applicant's gender was reported by the lender. Applications were separated into three groups: male, female and joint. Applications with either a single applicant or two applicants of the same gender were categorized as either male or female. Applications with a male and female borrower were classified as joint.

Applications without gender information were not included in the denominator. Of the 21,632 approved loans meeting initial owner-occupied analysis criteria, 22,219 included applicant gender.

The number of households per gender category was downloaded from the U.S. Census Bureau Summary File 4 release tables PCT 9 and 27. The number of male households consists of the number of non-family households with only a male householder (from PCT 9) and the number of family households with only a male householder (From PCT 27). Likewise the number of female households is the sum of non-family female households and family households with only a female householder. Joint households consist of the total married couple households (reported in PCT 27).

Composite Score

A statistical analysis was done to measure the relative performance and assign a composite score to each depository, taking into account several factors. Thirteen fair lending performance measures were identified to evaluate depositories:

1. African American share of prime home purchase loans originated
2. Number of prime home purchase loans originated for African Americans
3. Denial ratio of African Americans to whites for prime home purchase loans
4. Hispanic share of prime home purchase loans originated
5. Number of prime home purchase loans originated for Hispanics
6. Denial ratio of Hispanics to whites for prime home purchase loans
7. Low- and moderate-income borrower share of prime home purchase loans originated
8. Number of prime home purchase loans originated for low- and moderate-income borrowers
9. Denial ratio of low- and moderate-income applicants to middle- and upper-income applicants for prime home purchase loans
10. Share of prime home purchase loans originated in low and moderate-income tracts
11. Denial ratio of low- and moderate-income tracts to middle- and upper-income tracts for home purchase loans
12. Share of prime home purchase loans originated in minority tracts
13. Denial ratio of minority tracts to non-minority tracts for prime home purchase loans



The depositories were evaluated on their performance in each of these 13 factors using standardized scores, also known as z-scores. For each factor, the mean value and standard deviation from the mean were calculated for all Philadelphia lenders that originated at least 25 prime home purchase loans in 2010. The z-score for each depository was calculated by subtracting the mean factor value for all lenders from the factor value for the depository, and dividing by the standard deviation for all lenders:

$$Z = \frac{F_{\text{Depository}} - \mu}{\sigma}$$

Where:

$F_{\text{Depository}}$ is the value of the factor (e.g., the denial ratio of Hispanics to whites)

μ is the mean for all lenders in Philadelphia in 2010 for the factor, and

σ is the standard deviation of the factor for all lenders in Philadelphia in 2010.

The Z-score for each factor reflects the number of standard deviations a depository sat away from the mean value for all lenders. A score of one indicates the depository was one standard deviation above the mean, a negative one means the depository was one standard deviation below the mean, and a score of zero indicates the depository had the average (mean) value for all lenders in Philadelphia.

These scores were combined to create a composite score reflecting the overall fair lending performance of each depository. The first nine factors were each weighted as 10 percent of the score for a total of 90 percent. The final four factors were weighted at 2.5 percent each, totaling the remaining 10 percent.

The composite score reflects the magnitude of deviation of each depository from the average fair lending performance of lenders in the City. A positive score means that a depository had above average fair lending practices. A score closer to zero indicates the depository had average fair lending practices. A negative score means the depository had below-average fair lending practices. An overall ranking was given to each depository based on their combined score. The depository with the highest score was ranked first.

Performance Rankings

Separate from the composite score, the depositories were ranked compared to one another based on performance in 15 categories, which were established in prior years of this report. These rankings were calculated for all loans and for each home loan purpose (purchase, refinance and improvement) individually. Only prime, single-family, owner-occupied loans were included. The collective performance of the City Depositories, as well as all City lenders, was also listed.

Performance categories studied:

1. Percent of Loans to African Americans – Percentage of loans originated by the depository to African American borrowers.
2. Percent of Loans to Hispanic – Percentage of loans originated by the depository to Hispanic borrowers.



3. Percent of Loans to Asians – Percentage of loans originated by the depository to Asian borrowers.
4. Percent of Loans in Minority Tracts – Percentage of loans originated by the depository in tracts where at least half of population was minority.
5. Percent of Loans to LMI Borrowers – Percentage of loans originated by the depository to borrowers with an income of less than 80 percent of the MSA median family income.
6. Percent of Loans in LMI Tracts – Percentage of loans originated by the depository in tracts where the median family income was less than 80 percent of the MSA median family income.
7. Percent of Loans to Females – Percentage of loans originated by the depository to female borrowers.
8. African American-to-White Denial Ratio – The percentage of African American loan applicants denied divided by the percentage of white applicants denied. A ratio greater than one indicates that African Americans were denied more frequently than whites.
9. Hispanic-to-White Denial Ratio – The percentage of Hispanic applicants denied divided by the percentage of white applicants denied. A ratio greater than one indicates that Hispanics were denied more frequently than whites.
10. Asian-to-White Denial Ratio – The percentage of Asian applicants denied divided by the percentage of white applicants denied. A ratio greater than one indicates that Asians were denied more frequently than whites. Conversely, a ratio of less than one means whites were denied more often.
11. Minority Tract-to-Non-minority Tract Denial Ratio – The percentage of applications in minority tracts (population at least half minority) denied divided by the percentage of applications in non-minority tracts denied. A ratio greater than one indicates that applications in minority tracts were denied more frequently than those that were not.
12. African American-to-White Market Share Ratio – The depository's share of all loans in the City to African Americans divided by its share of all loans in the City to whites. A ratio of greater than one means that the depository has a greater share of the City's African American loan market than of the white one, which can indicate the depository was making a greater effort to lend to African Americans.
13. Minority Tract-to-Non-Minority Tract Market Share Ratio – The depository's share of all loans in the City in minority tracts divided by its share of all loans in the City in non-minority ones. A ratio of greater than one means that the depository has a greater share of the City's minority tract loan market than of the non-minority one, which can indicate the depository was making a greater effort to lend in minority tracts.



14. LMI Borrower-to-MUI Borrower Market Share Ratio – The depository's share of all loans in the City to LMI borrowers divided by its share of all loans in the City to MUI borrowers. A ratio of greater than one means that the depository has a greater share of the City's LMI borrower loan market than of the MUI borrower one, which can indicate the depository was making a greater effort to lend to LMI borrowers.
15. LMI Tract-to-MUI Tract Market Share Ratio – The depository's share of all loans in the City in LMI tracts divided by its share of all loans in the City in MUI ones. A ratio of greater than one means that the depository has a greater share of the City's LMI tract loan market than of the MUI one, which can indicate the depository was making a greater effort to lend in LMI tracts.

Small Business Lending

Using data from the FFIEC website, a file was created showing the number of loans to small businesses and loans to businesses with revenues of less than \$1 million by census tract, and the income status of each tract, defined as follows:

Income Groups as a Percent of MSA Median Family Income:

- low-income – less than 50 percent of median income
- moderate-income – between 50 percent and 80 percent of median income
- middle-income – between 80 percent and 120 percent of median income
- upper-income – 120 percent or more of median income

The definition of a small business was not provided on the FFIEC website. However, it was clear that the businesses with revenues of less than \$1 million composed a subset of all small businesses.

The census tracts in this file were then matched with tracts from aggregated data files from the Census Bureau to add a minority status variable. Minority status was defined as follows:

- minority – half or more of the population was minority
- non-minority – less than half of the population was minority

The number of small businesses and small businesses with less than \$1 million in revenue in each tract was joined with the aggregate small business lending data using census tract codes.

Descriptive statistics (including frequency distributions, cross tabulations, and sums) were run in SPSS to report the findings for Philadelphia in relation to its suburban counties and small business lending in the targeted neighborhoods.

United Bank and Advance Bank did not report CRA data in 2010 so were not included in the small business lending ranking. The methodology for ranking the institutions was specified in that section of the report.

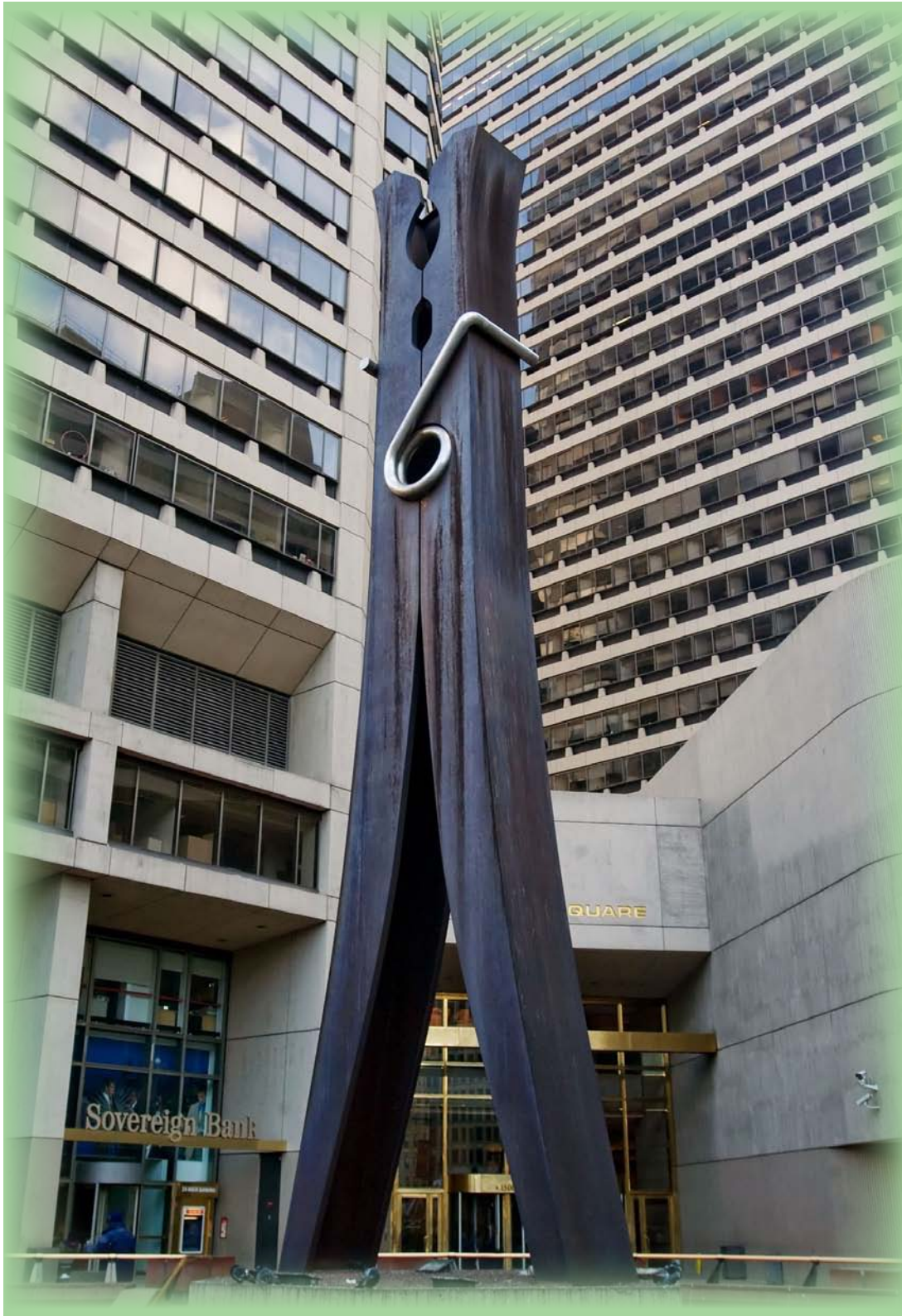
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2010

COMPREHENSIVE REPORT:

EXAMINING THE LENDING PRACTICES OF AUTHORIZED DEPOSITORIES FOR THE CITY OF PHILADELPHIA

