

2001 LENDER MARKET SHARE REPORT Selected HMDA-Reported Originations* Assessment Area: Johnstown, PA MA Lenders: Top 20						
RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Promistar Bank	1,206	15.4	43,284	10.7	36
2	First Commonwealth Bank	775	9.9	37,935	9.4	49
3	Ameriserv Financial Bank	508	6.5	13,009	3.2	26
4	Somerset Trust Company	385	4.9	22,003	5.4	57
5	Ameriserv Mortgage Company	368	4.7	30,477	7.5	83
6	PNC Bank, N.A.	345	4.4	13,881	3.4	40
7	Wells Fargo Home Mortgage	319	4.1	25,754	6.4	81
8	1st Summit Bank	297	3.8	10,742	2.7	36
9	Slovenian Savings & Loan	238	3.0	15,745	3.9	66
10	Portage National Bank	215	2.8	6,146	1.5	29
11	Northwest Savings Bank	198	2.5	11,883	2.9	60
12	CBW Schools Federal C. U.	198	2.5	5,412	1.3	27
13	Beneficial Corporation	175	2.2	7,900	2.0	45
14	Countrywide Home Loans	171	2.2	12,729	3.2	74
15	North American Mortgage Co.	164	2.1	11,382	2.8	69
16	Towne & Country Mortgage Corp.	139	1.8	8,034	2.0	58
17	C & G Savings Bank	109	1.4	6,114	1.5	56
18	Citizens National Bank	98	1.3	3,967	1.0	40
19	USSCO Johnstown F.C.U.	95	1.2	3,867	1.0	41
20	Reliance Savings Bank	89	1.1	4,598	1.1	52
Subtotal of Top 20 Lenders		6,092	77.9%	\$294,862	72.9%	\$48
All Lenders (214)		7,824	100.0%	\$404,292	100.0%	\$52

*Originations include home-purchase, home-improvement, and refinance loans secured by residential dwellings.

Source: PCI Services, Inc., CRA Wiz.

Data Source: 1990 US Census (STF3).