

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Applicants Are Low or Moderate Income
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	224	15.3	5,123	11.8	23
2	Ameriserv Financial Bank	144	9.8	2,341	5.4	16
3	First Commonwealth Bank	140	9.5	2,786	6.4	20
4	Somerset Trust Company	73	5.0	2,303	5.3	32
5	1st Summit Bank	72	4.9	1,220	2.8	17
6	Ameriserv Mortgage Company	59	4.0	2,411	5.6	41
7	Beneficial Corporation	47	3.2	1,346	3.1	29
8	Towne & Country Mortgage Corp.	44	3.0	1,935	4.5	44
9	Citifinancial Services, Inc.	37	2.5	1,444	3.3	39
10	PNC Bank, N.A.	37	2.5	809	1.9	22
11	Wells Fargo Home Mortgage	35	2.4	1,683	3.9	48
12	North American Mortgage Co.	35	2.4	1,610	3.7	46
13	Portage National Bank	35	2.4	722	1.7	21
14	Slovenian Savings & Loan	25	1.7	699	1.6	28
15	Countrywide Home Loans	24	1.6	1,096	2.5	46
16	CBW Schools Federal C.U.	23	1.6	311	0.7	14
17	USSCO Johnstown F.C.U.	21	1.4	562	1.3	27
18	Northwest Savings Bank	21	1.4	469	1.1	22
19	Citizens National Bank	20	1.4	430	1.0	22
20	Conseco Finance Servicing Corp.	17	1.2	714	1.7	42
Subtotal of Top 20 Lenders		1,133	77.2%	\$30,014	69.3%	\$26
All Lenders (107)		1,468	100.0%	\$43,321	100.0%	\$30

*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).