

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Applicants Are Hispanic or Black
Assessment Area: Johnstown, PA MA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Ameriserv Mortgage Company	8	15.4	245	11.6	31
2	Wells Fargo Home Mortgage	5	9.6	306	14.5	61
3	Ameriserv Financial Bank	5	9.6	75	3.5	15
4	Slovenian Savings & Loan	4	7.7	235	11.1	59
5	Northwest Savings Bank	3	5.8	222	10.5	74
6	Promistar Bank	3	5.8	78	3.7	26
7	Somerset Trust Company	3	5.8	44	2.1	15
8	North American Mortgage Co.	2	3.9	129	6.1	65
9	First Commonwealth Bank	2	3.9	94	4.4	47
10	Towne & Country Mortgage Corp.	2	3.9	85	4.0	43
11	Key Bank U.S.A., N.A.	2	3.9	31	1.5	16
12	CBW Schools Federal C.U.	2	3.9	6	0.3	3
13	Weichert Financial Services	1	1.9	143	6.8	143
14	First National Bank of Pennsylvania	1	1.9	90	4.3	90
15	21st Mortgage Corp.	1	1.9	60	2.8	60
16	Home Equity of America, Inc.	1	1.9	52	2.5	52
17	First Union Mortgage Corp.	1	1.9	50	2.4	50
18	The CIT Group/Consumer Finance	1	1.9	39	1.8	39
19	PNC Bank, N.A.	1	1.9	37	1.8	37
20	Bank One, N.A.	1	1.9	34	1.6	34
Subtotal of Top 20 Lenders		49	94.2%	\$2,055	97.1%	\$42
All Lenders (23)		52	100.0%	\$2,116	100.0%	\$41

*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).