

2001 LENDER MARKET SHARE REPORT
Small-Business Loans
Assessment Area: Philadelphia, PA-NJ MA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	GE Capital Financial Inc.	15,237	14.5	56,214	1.3	4
2	Associates Capital Ban., Inc.	14,265	13.6	41,381	1.0	3
3	American Express Centurion Bank	12,359	11.8	81,446	1.9	7
4	MBNA America, N.A., Delaware	11,006	10.5	91,371	2.2	8
5	Capital One, F.S.B.	9,662	9.2	31,794	0.8	3
6	First Union National Bank	5,695	5.4	898,209	21.1	158
7	PNC Bank N.A.	4,894	4.7	571,443	13.4	117
8	Advanta Bank Corporation	4,132	3.9	31,765	0.8	8
9	U.S. Bank, North Dakota	2,507	2.4	66,857	1.6	27
10	Fleet National Bank	2,226	2.1	147,777	3.5	66
11	Universal Financial Corp.	2,205	2.1	12,230	0.3	6
12	Bank One, N.A., Illinois	2,052	2.0	20,708	0.5	10
13	Sovereign Bank	1,602	1.5	183,307	4.3	114
14	Mellon Bank, N.A.	1,442	1.4	220,194	5.2	153
15	Commerce Bank, N.A.	1,250	1.2	168,165	4.0	135
16	Citibank, N.A., South Dakota	1,171	1.1	10,489	0.3	9
17	Atlantic Bank of New York	994	1.0	14,347	0.3	14
18	Wells Fargo Bank, N.A.	758	0.7	12,434	0.3	16
19	Commerce Bank, PA	735	0.7	132,714	3.1	181
20	Chase Manhattan Bank U.S.A., N.A.	695	0.7	19,840	0.5	29
Subtotal of Top 20 Lenders		94,887	90.4%	\$2,812,685	66.1%	\$30
All Lenders (196)		104,920	100.0%	\$4,257,841	100.0%	\$41

Source: PCI Services, Inc., CRA Wiz.

Data Source: 2002 Business and 1990 US Census (STF3).