

2000 LENDER MARKET SHARE REPORT
Loans to Small-Businesses with Revenues =< \$1 Million
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 | Associates Capital Bank, Inc. | 11,208 | 29.0 | 36,298 | 2.4 | 3 |
| 2 | MBNA America, N.A., Delaware | 4,465 | 11.6 | 39,758 | 2.6 | 9 |
| 3 | Advanta Bank Corporation | 4,132 | 10.7 | 31,765 | 2.1 | 8 |
| 4 | American Express Centurion Bank | 3,921 | 10.2 | 42,841 | 2.8 | 11 |
| 5 | Universal Financial Corp. | 1,638 | 4.2 | 8,807 | 0.6 | 5 |
| 6 | PNC Bank N.A. | 1,607 | 4.2 | 118,598 | 7.8 | 74 |
| 7 | Sovereign Bank | 1,183 | 3.1 | 95,431 | 6.3 | 81 |
| 8 | First Union National Bank | 1,092 | 2.8 | 147,026 | 9.7 | 135 |
| 9 | Citibank, N.A., South Dakota | 740 | 1.9 | 6,106 | 0.4 | 8 |
| 10 | Commerce Bank, N.A. | 684 | 1.8 | 71,058 | 4.7 | 104 |
| 11 | Commerce Bank, PA | 459 | 1.2 | 67,648 | 4.5 | 147 |
| 12 | Fleet National Bank | 431 | 1.1 | 32,813 | 2.2 | 76 |
| 13 | Mellon Bank, N.A. | 388 | 1.0 | 36,968 | 2.4 | 95 |
| 14 | The Bank of Gloucester County | 347 | 0.9 | 39,351 | 2.6 | 113 |
| 15 | U.S. Bank, North Dakota | 332 | 0.9 | 2,046 | 0.1 | 6 |
| 16 | Wells Fargo Bank, N.A. | 292 | 0.8 | 6,210 | 0.4 | 21 |
| 17 | Union National Bank | 252 | 0.7 | 20,960 | 1.4 | 83 |
| 18 | Hudson United Bank | 250 | 0.7 | 35,584 | 2.4 | 142 |
| 19 | Travelers Bank & Trust, F.S.B. | 248 | 0.6 | 2,571 | 0.2 | 10 |
| 20 | National Penn Bank | 247 | 0.6 | 28,584 | 1.9 | 116 |
| Subtotal of Top 20 Lenders | | 33,916 | 87.8% | \$870,423 | 57.5% | \$26 |
| All Lenders (160) | | 38,610 | 100.0% | \$1,514,079 | 100.0% | \$39 |

Source: PCI Services, Inc., CRA Wiz.

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