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2001 LENDER MARKET SHARE REPORT
Loans to Business with Revenues =< \$1 Million
Assessment Area: Pike County, PA
Lenders: Top 20

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	MBNA America, N.A., Delaware	59	15.8	431	3.6	7
2	NBT Bank, N.A.	51	13.6	2,941	24.4	58
3	Associates Capital Bank, Inc.	49	13.1	125	1.0	3
4	Wayne Bank	48	12.8	4,669	38.8	97
5	American Express Centurion Bank	45	12.0	426	3.5	9
6	Advanta Bank Corporation	45	12.0	384	3.2	9
7	Universal Financial Corp.	32	8.6	178	1.5	6
8	First Union National Bank	12	3.2	1,364	11.3	114
9	PNC Bank, N.A.	7	1.9	855	7.1	122
10	Mellon Bank, N.A.	5	1.3	243	2.0	49
11	Citibank, N.A., South Dakota	5	1.3	42	0.4	8
12	Travelers Bank & Trust, F.S.B.	4	1.1	39	0.3	10
13	Wells Fargo Bank, N.A.	3	0.8	97	0.8	32
14	First National Community Bank	2	0.5	83	0.7	42
15	Commerce Bank, N.A.	1	0.3	50	0.4	50
16	The Bank of New York	1	0.3	50	0.4	50
17	First National Bank, Jeffersonville	1	0.3	36	0.3	36
18	North Fork Bank	1	0.3	14	0.1	14
19	Chase Manhattan Bank U.S.A., N.A.	1	0.3	10	0.1	10
20	Community First Bank and Trust	1	0.3	9	0.1	9
Subtotal of Top 20 Lenders		373	99.7%	\$12,046	99.9%	\$32
All Lenders (21)		374	100.0%	\$12,047	100.0%	\$32

Source: 2001 Peer CRA Data: Northeast Region.

Data Source: 2001 D&B Business.