

| 2001 LENDER MARKET SHARE REPORT Selected HMDA-Reported Originations* Assessment Area: York, PA MA Lenders: Top 20 | | | | | | |
|--|------------------------------------|--------------|-----------------------|------------------------------|-----------------------|-----------------------------------|
| RANK | INSTITUTION NAME | COUNT | % MARKET SHARE | TOTAL AMOUNT (\$000s) | % MARKET SHARE | AVERAGE LOAN SIZE (\$000s) |
| 1 | Allfirst Bank | 1,601 | 8.4 | 106,166 | 6.2 | 66 |
| 2 | National City Mortgage Company | 1,327 | 7.0 | 159,071 | 9.2 | 120 |
| 3 | Fulton Bank | 1,174 | 6.2 | 94,308 | 5.5 | 80 |
| 4 | Waypoint Bank | 1,088 | 5.7 | 99,875 | 5.8 | 92 |
| 5 | Chase Manhattan Mortgage Corp. | 901 | 4.7 | 97,945 | 5.7 | 109 |
| 6 | Wells Fargo Home Mortgage | 798 | 4.2 | 89,611 | 5.2 | 112 |
| 7 | Countrywide Home Loans | 777 | 4.1 | 82,006 | 4.8 | 106 |
| 8 | ABN AMRO Mortgage Group, Inc. | 527 | 2.8 | 61,511 | 3.6 | 117 |
| 9 | North American Mortgage Co. | 520 | 2.7 | 52,270 | 3.0 | 101 |
| 10 | Cendant Mortgage | 475 | 2.5 | 51,506 | 3.0 | 108 |
| 11 | PNC Bank, N.A. | 413 | 2.2 | 17,928 | 1.0 | 43 |
| 12 | Washington Mutual Bank, F.A. | 411 | 2.2 | 41,352 | 2.4 | 101 |
| 13 | GMAC Mortgage | 397 | 2.1 | 36,596 | 2.1 | 92 |
| 14 | Peoplesbank, A Codorus Valley Bank | 371 | 1.9 | 27,389 | 1.6 | 74 |
| 15 | First Union National Bank | 359 | 1.9 | 33,119 | 1.9 | 92 |
| 16 | Bank of Hanover & Trust Co. | 299 | 1.6 | 18,291 | 1.1 | 61 |
| 17 | Sovereign Bank | 290 | 1.5 | 28,486 | 1.7 | 98 |
| 18 | Suntrust Mortgage, Inc. | 254 | 1.3 | 25,174 | 1.5 | 99 |
| 19 | Aegis Mortgage Corporation | 179 | 0.9 | 11,086 | 0.6 | 62 |
| 20 | Gateway Funding Div. Mtg. Svcs. | 174 | 0.9 | 15,782 | 0.9 | 91 |
| Subtotal of Top 20 Lenders | | 12,335 | 64.6% | \$1,149,472 | 66.7% | \$93 |
| All Lenders (331) | | 19,100 | 100.0% | \$1,723,321 | 100.0% | \$90 |

*Originations include home-purchase, home-improvement, and refinance loans secured by residential dwellings.

Source: 2000 Peer HMDA Data: Northeast Region.

Data Source: 1990 US Census (STF3).