

2001 LENDER MARKET SHARE REPORT Selected HMDA-Reported Originations* Applicants Are Low or Moderate Income 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	409	8.5	18,852	6.2	46
2	Fulton Bank	353	7.3	19,835	6.5	56
3	National City Mortgage Company	285	5.9	24,486	8.0	86
4	Waypoint Bank	252	5.2	14,254	4.7	57
5	Chase Manhattan Mortgage Corp	214	4.4	16,211	5.3	76
6	Wells Fargo Home Mortgage	168	3.5	13,746	4.5	82
7	Countrywide Home Loans	156	3.2	12,024	3.9	77
8	North American Mortgage Co.	146	3.0	11,170	3.6	77
9	ABN AMRO Mortgage Group, Inc.	124	2.6	10,244	3.3	83
10	GMAC Mortgage	116	2.4	8,074	2.6	70
11	Cendant Mortgage	115	2.4	9,398	3.1	82
12	Bank of Hanover & Trust Co.	111	2.3	4,401	1.4	40
13	Peoplesbank, A Codorus Valley Bank	95	2.0	4,980	1.6	52
14	Washington Mutual Bank, F.A.	89	1.8	6,673	2.2	75
15	First Union National Bank	85	1.8	4,359	1.4	51
16	PNC Bank N.A.	77	1.6	2,537	0.8	33
17	Sovereign Bank	75	1.6	5,605	1.8	75
18	Suntrust Mortgage, Inc.	74	1.5	5,340	1.7	72
19	First Capital Federal Credit Union	61	1.3	657	0.2	11
20	Option One Mortgage Corp.	54	1.1	3,530	1.2	65
Subtotal of Top 20 Lenders		3,059	63.2%	\$196,376	64.0%	\$64
All Lenders (219)		4,840	100.0%	\$306,674	100.0%	\$63

*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).