

<b>2001 LENDER MARKET SHARE REPORT</b> <b>Small-Business Loans</b> Assessment Area: York, PA MA Lenders: Top 20						
RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	GE Capital Financial, Inc.	1,036	14.3	4,094	1.0	4
2	MBNA America, N.A., Delaware	816	11.2	6,456	1.6	8
3	Associates Capital Bank. Inc.	779	10.7	3,244	0.8	4
4	Capital One, F.S.B.	695	9.6	2,464	0.6	4
5	Allfirst Bank	473	6.5	60,245	14.8	127
6	American Express Centurion Bank	451	6.2	2,619	0.6	6
7	Fulton Bank	337	4.6	55,440	13.6	165
8	Advanta Bank Corporation	286	3.9	2,306	0.6	8
9	First Union National Bank	205	2.8	49,259	12.1	240
10	Peoples State Bank	204	2.8	19,926	4.9	98
11	Bank of Hanover & Trust Co.	202	2.8	28,342	7.0	140
12	Farmers First Bank	178	2.5	26,256	6.5	148
13	U.S. Bank, North Dakota	173	2.4	1,609	0.4	9
14	Universal Financial Corp.	159	2.2	788	0.2	5
15	Mellon Bank, N.A.	142	2.0	26,381	6.5	186
16	Waypoint Bank	139	1.9	32,977	8.1	237
17	Bank One, N.A., Illinois	133	1.8	1,418	0.4	11
18	PNC Bank, N.A.	131	1.8	10,438	2.6	80
19	Commerce Bank/Harrisburg, N.A.	127	1.8	15,358	3.8	121
20	Peoplesbank, A Codorus Valley Bank	82	1.1	14,293	3.5	174
<b>Subtotal of Top 20 Lenders</b>		6,748	92.9%	\$363,913	89.5%	\$54
<b>All Lenders (58)</b>		7,260	100.0%	\$406,772	100.0%	\$56

Source: 2000 Peer CRA Data: Northeast Region.

Data Source: 2001 D&B Business and 1990 US Census (STF3).