

2001 LENDER MARKET SHARE REPORT Loans to Businesses with Revenues =< \$1 Million Assessment Area: York, PA MA Lenders: Top 20						
RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Associates Capital Bank, Inc.	582	18.2	2,797	1.6	5
2	MBNA America, N.A., Delaware	411	12.8	3,228	1.8	8
3	Fulton Bank	296	9.2	46,214	25.6	156
4	Advanta Bank Corporation	286	8.9	2,306	1.3	8
5	Allfirst Bank	268	8.4	23,543	13.0	88
6	Peoples State Bank	156	4.9	14,037	7.8	90
7	American Express Centurion Bank	149	4.7	1,553	0.9	10
8	Bank of Hanover & Trust Co.	140	4.4	11,558	6.4	83
9	Universal Financial Corp.	131	4.1	637	0.4	5
10	Farmers First Bank	115	3.6	10,117	5.6	88
11	Commerce Bank/Harrisburg, N.A.	111	3.5	11,239	6.2	101
12	Peoplesbank, A Codorus Valley Bank	76	2.4	13,708	7.6	180
13	PNC Bank, N.A.	74	2.3	4,984	2.8	67
14	Waypoint Bank	69	2.2	8,375	4.6	121
15	Adams County National Bank	49	1.5	4,248	2.4	87
16	Mellon Bank, N.A.	48	1.5	3,540	2.0	74
17	Citibank, N.A., South Dakota	40	1.3	291	0.2	7
18	First Union National Bank	37	1.2	6,857	3.8	185
19	U.S. Bank, North Dakota	37	1.2	191	0.1	5
20	Travelers Bank & Trust, F.S.B.	23	0.7	232	0.1	10
Subtotal of Top 20 Lenders		3,098	96.6%	\$169,655	93.8%	\$55
All Lenders (46)		3,206	100.0%	\$180,799	100.0%	\$56

Source: 2000 Peer CRA Data: Northeast Region.

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