

<b>2001 LENDER MARKET SHARE REPORT</b> <b>Small-Business Loans</b> <b>Tracts/BNAs Are Low or Moderate Income</b> <b>Assessment Area: York, PA MA</b> <b>Lenders: Top 20</b>						
<b>RANK</b>	<b>INSTITUTION NAME</b>	<b>COUNT</b>	<b>% MARKET SHARE</b>	<b>TOTAL AMOUNT (\$000s)</b>	<b>% MARKET SHARE</b>	<b>AVERAGE LOAN SIZE (\$000s)</b>
1	MBNA America, N.A., Delaware	139	14.3	1,278	2.2	9
2	Associates Capital Bank. Inc.	115	11.9	520	0.9	5
3	GE Capital Financial, Inc.	105	10.8	372	0.6	4
4	Allfirst Bank	84	8.7	9,391	15.9	112
5	U.S. Bank, North Dakota	58	6.0	677	1.2	12
6	Fulton Bank	49	5.1	6,770	11.5	138
7	American Express Centurion Bank	48	5.0	263	0.5	5
8	Capital One, F.S.B.	48	5.0	141	0.2	3
9	First Union National Bank	37	3.8	9,604	16.3	260
10	Bank of Hanover & Trust Co.	37	3.8	4,403	7.5	119
11	Peoples State Bank	34	3.5	5,122	8.7	151
12	Mellon Bank, N.A.	26	2.7	4,536	7.7	174
13	Advanta Bank Corporation	24	2.5	207	0.4	9
14	Farmers First Bank	23	2.4	2,514	4.3	109
15	Universal Financial Corp.	22	2.3	109	0.2	5
16	Commerce Bank/Harrisburg, N.A.	16	1.7	1,338	2.3	84
17	PNC Bank, N.A.	15	1.6	1,902	3.2	127
18	Bank One, N.A., Illinois	14	1.4	160	0.3	11
19	Waypoint Bank	13	1.3	1,118	1.9	86
20	Adams County National Bank	12	1.2	1,070	1.8	89
<b>Subtotal of Top 20 Lenders</b>		919	94.7%	\$51,495	87.3%	\$56
<b>All Lenders (36)</b>		970	100.0%	\$58,954	100.0%	\$61

Source: 2000 Peer CRA Data: Northeast Region.

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