

2001 LENDER MARKET SHARE REPORT Small-Farm Loans Assessment Area: York, PA MA All Lenders						
RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	First Union National Bank	26	28.0	3,856	36.2	148
2	Peoplesbank, A Codorus Valley Bank	19	20.4	3,259	30.6	172
3	Fulton Bank	15	16.1	1,416	13.3	94
4	Farmers First Bank	12	12.9	759	7.1	63
5	Universal Financial Corp.	7	7.5	39	0.4	6
6	Orrstown Bank	2	2.2	588	5.5	294
7	Allfirst Bank	2	2.2	106	1.0	53
8	Bank of Lancaster County, N.A.	2	2.2	105	1.0	53
9	Adams County National Bank	2	2.2	10	0.1	5
10	Bank of Hanover & Trust Co.	1	1.1	238	2.2	238
11	Fifth Third Bank, Indiana	1	1.1	100	0.9	100
12	Farmers & Merchants Trust	1	1.1	97	0.9	97
13	Peoples State Bank	1	1.1	61	0.6	61
14	Bank One, N.A., Illinois	1	1.1	18	0.2	18
15	Forest Hill State Bank	1	1.1	10	0.1	10
All Lenders (15)		93	100.0%	\$10,662	100.0%	\$115

Source: 2000 Peer CRA Data: Northeast Region.

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