

2001 LENDER MARKET SHARE REPORT Selected HMDA-Reported Originations* Assessment Area: Bradford, Susquehanna, and Wayne Counties, PA Lenders: Top 20						
RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	Citizens & Northern Bank	474	8.0	28,134	6.6	59
2	The Honesdale National Bank	382	6.5	22,525	5.3	59
3	Peoples National Bank	369	6.2	20,306	4.8	55
4	Wells Fargo Home Mortgage	366	6.2	35,986	8.5	98
5	The Dime Bank	306	5.2	16,709	4.0	55
6	Community Bank & Trust Co.	275	4.6	15,372	3.6	56
7	NBT Bank, N.A.	262	4.4	17,719	4.2	68
8	Countrywide Home Loans	217	3.7	19,813	4.7	91
9	North American Mortgage Co.	202	3.4	18,544	4.4	92
10	M&T Mortgage Corporation	162	2.7	15,403	3.6	95
11	PNC Bank, N.A.	162	2.7	7,123	1.7	44
12	M&T Bank	139	2.4	5,340	1.3	38
13	Grange National Bank	133	2.3	7,147	1.7	54
14	Wayne Bank	132	2.2	10,061	2.4	76
15	GMAC Mortgage	127	2.1	12,407	2.9	98
16	First Union National Bank	127	2.1	8,778	2.1	69
17	Cendant Mortgage	93	1.6	7,822	1.9	84
18	Citimortgage, Inc.	85	1.4	5,897	1.4	69
19	Northern State Bank	71	1.2	3,803	0.9	54
20	Beneficial Corporation	54	0.9	2,664	0.6	49
Subtotal of Top 20 Lenders		4,138	69.9%	\$281,553	66.5%	\$68
All Lenders (227)		5,923	100.0%	\$423,418	100.0%	\$71

*Originations include home-purchase, home-improvement, and refinance loans secured by residential dwellings.

Source: 2001 Peer HMDA Data: Northeast Region.

Data Source: 1990 US Census (STF3).