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2001 LENDER MARKET SHARE REPORT
Small-Farm Loans
Assessment Area: Clearfield County, PA
All Lenders

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	S&T Bank	4	36.4	63	18.9	16
2	County National Bank	3	27.3	47	14.1	16
3	Northwest Savings Bank	2	18.1	140	41.9	70
4	First Commonwealth Bank	1	9.1	74	22.1	74
5	Universal Financial Corp.	1	9.1	10	3.0	10
All Lenders (5)		11	100.0%	\$334	100.0%	\$30

Source: 2001 Peer CRA Data: Northeast Region.

Data Source: 2001 D&B Business.