

[Back to the Profile](#)

2001 LENDER MARKET SHARE REPORT
Loans to Small-Farms with Revenues =< \$1 Million
Assessment Area: Bradford, Susquehanna, and Wayne Counties, PA

All Lenders

| RANK | INSTITUTION NAME | COUNT | % MARKET SHARE | TOTAL AMOUNT (\$000s) | % MARKET SHARE | AVERAGE LOAN SIZE (\$000s) |
|-------------------------|-------------------------------------|--------------|-----------------------|------------------------------|-----------------------|-----------------------------------|
| 1 | Citizens & Northern Bank | 75 | 50.3 | 2,457 | 43.1 | 33 |
| 2 | First Citizens National Bank | 20 | 13.4 | 1,393 | 24.4 | 70 |
| 3 | Community Bank & Trust Co. | 15 | 10.1 | 165 | 2.9 | 11 |
| 4 | First National Bank, Jeffersonville | 10 | 6.7 | 56 | 1.0 | 6 |
| 5 | Community Bank, N.A. | 9 | 6.0 | 194 | 3.4 | 22 |
| 6 | Peoples National Bank | 6 | 4.0 | 259 | 4.5 | 43 |
| 7 | First Union National Bank | 5 | 3.4 | 865 | 15.2 | 173 |
| 8 | Wayne Bank | 4 | 2.7 | 253 | 4.4 | 63 |
| 9 | Universal Financial Corp. | 2 | 1.3 | 9 | 0.2 | 5 |
| 10 | Citibank, N.A., South Dakota | 1 | 0.7 | 40 | 0.6 | 40 |
| 11 | Manufacturers & Traders Trust | 1 | 0.7 | 10 | 0.2 | 10 |
| 12 | First American Bank, F.S.B. | 1 | 0.7 | 4 | 0.1 | 4 |
| All Lenders (12) | | 149 | 100.0% | \$5,705 | 100.0% | \$38 |

Source: 2000 Peer CRA Data: Northeast Region.

Data Source: 2001 D&B Business.