

2001 LENDER MARKET SHARE REPORT
Selected HMDA-Reported Originations*
Applicants Are Low or Moderate Income
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	The Honesdale National Bank	119	9.9	4,630	8.7	39
2	Citizens & Northern Bank	86	7.2	3,619	6.8	42
3	The Dime Bank	85	7.1	2,951	5.6	35
4	Peoples National Bank	78	6.5	2,260	4.3	29
5	NBT Bank, N.A.	61	5.1	1,925	3.6	32
6	Community Bank & Trust Co.	60	5.0	1,751	3.3	29
7	Countrywide Home Loans	43	3.6	2,615	4.9	61
8	Wells Fargo Home Mortgage	38	3.2	2,326	4.4	61
9	Grange National Bank	36	3.0	1,175	2.2	33
10	North American Mortgage Co.	33	2.8	2,176	4.1	66
11	Citimortgage, Inc.	33	2.8	1,822	3.4	55
12	Wayne Bank	29	2.4	1,372	2.6	47
13	First Union National Bank	27	2.3	1,249	2.4	46
14	M&T Bank	26	2.2	637	1.2	25
15	PNC Bank, N.A.	23	1.9	635	1.2	28
16	M&T Mortgage Corporation	22	1.8	1,129	2.1	51
17	GMAC Mortgage	17	1.4	923	1.7	54
18	Irwin Mortgage Corporation	14	1.2	1,050	2.0	75
19	Beneficial Corporation	13	1.1	593	1.1	46
20	Northern State Bank	13	1.1	358	0.7	28
Subtotal of Top 20 Lenders		856	71.2%	\$35,196	66.3%	\$41
All Lenders (123)		1,202	100.0%	\$53,096	100.0%	\$44

*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).