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2001 LENDER MARKET SHARE REPORT Small-Farm Loans 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	46.0	2,457	31.5	33
2	First Citizens National Bank	20	12.3	1,393	17.9	70
3	First Union National Bank	16	9.8	2,928	37.6	183
4	Community Bank & Trust Co.	15	9.2	165	2.1	11
5	First National Bank, Jeffersonville	10	6.1	56	0.7	6
6	Community Bank, N.A.	9	5.5	194	2.5	22
7	Peoples National Bank	6	3.7	259	3.3	43
8	Wayne Bank	4	2.5	253	3.3	63
9	Bank One, N.A., Illinois	3	1.8	22	0.3	7
10	Universal Financial Corp.	2	1.2	9	0.1	5
11	Citibank, N.A., South Dakota	1	0.6	40	0.5	40
12	Manufacturers & Traders Trust	1	0.6	10	0.1	10
13	First American Bank, F.S.B.	1	0.6	4	0.1	4
All Lenders (13)		163	100.0%	\$7,790	100.0%	\$48

Source: 2000 Peer CRA Data: Northeast Region.

Data Source: 2001 D&B Business.