

**2001 LENDER MARKET SHARE REPORT**  
**Selected HMDA-Reported Originations\***  
**Tracts/BNAs Are Low or Moderate Income**  
**Assessment Area: Johnstown, PA MA**  
**Lenders: Top 20**

<b>RANK</b>	<b>INSTITUTION NAME</b>	<b>COUNT</b>	<b>% MARKET SHARE</b>	<b>TOTAL AMOUNT (\$000s)</b>	<b>% MARKET SHARE</b>	<b>AVERAGE LOAN SIZE (\$000s)</b>
1	Promistar Bank	31	13.8	648	10.2	21
2	Ameriserv Financial Bank	20	8.9	269	4.2	13
3	Ameriserv Mortgage Company	16	7.1	517	8.1	32
4	1st Summit Bank	16	7.1	392	6.2	25
5	First Commonwealth Bank	14	6.2	256	4.0	18
6	Towne & Country Mortgage Corp.	11	4.9	340	5.3	31
7	Slovenian Savings & Loan	11	4.9	257	4.0	23
8	Beneficial Corporation	9	4.0	177	2.8	20
9	North American Mortgage Co.	7	3.1	301	4.7	43
10	Countrywide Home Loans	6	2.7	302	4.7	50
11	Northwest Savings Bank	6	2.7	237	3.7	40
12	Wells Fargo Home Mortgage	6	2.7	203	3.2	34
13	Portage National Bank	6	2.7	92	1.4	15
14	Somerset Trust Company	5	2.2	126	2.0	25
15	Citifinancial Services, Inc.	4	1.8	143	2.2	36
16	ABN AMRO Mortgage Group, Inc.	4	1.8	119	1.9	30
17	Homegold, Inc.	3	1.3	140	2.2	47
18	USSCO Johnstown F.C.U.	3	1.3	138	2.2	46
19	The CIT Group/Consumer Finance	3	1.3	120	1.9	40
20	Wilmington National Finance	3	1.3	103	1.6	34
<b>Subtotal of Top 20 Lenders</b>		184	81.8%	\$4,880	76.5%	\$27
<b>All Lenders (50)</b>		225	100.0%	\$6,375	100.0%	\$28

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

Source: PCI Services, Inc., CRA Wiz.

Data Source: 1990 US Census (STF3).