

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

RANK	INSTITUTION NAME	COUNT	% MARKET SHARE	TOTAL AMOUNT (\$000s)	% MARKET SHARE	AVERAGE LOAN SIZE (\$000s)
1	First Union National Bank	1,182	5.8	44,327	4.1	38
2	PNC Bank, N.A.	1,017	5.0	27,656	2.6	27
3	Countrywide Home Loans	842	4.1	51,767	4.8	61
4	Cendant Mortgage	808	4.0	49,433	4.6	61
5	National City Mortgage Company	712	3.5	45,400	4.2	64
6	Sovereign Bank	649	3.2	41,378	3.9	64
7	Equity One, Inc.	608	3.0	30,007	2.8	49
8	GMAC Mortgage	532	2.6	39,903	3.7	75
9	Mellon Bank, N.A.	523	2.6	12,648	1.2	24
10	Wells Fargo Home Mortgage	488	2.4	36,444	3.4	75
11	Gateway Funding Div. Mtg. Svcs.	452	2.2	27,802	2.6	62
12	Chase Manhattan Mortgage Corp.	445	2.2	31,842	3.0	72
13	Option One Mortgage Corp.	418	2.1	19,446	1.8	47
14	Beneficial Corporation	344	1.7	10,991	1.0	32
15	Police & Fire Federal Credit Union	341	1.7	12,324	1.2	36
16	Key Bank, U.S.A., N.A.	338	1.7	10,226	1.0	30
17	Greenpoint Mortgage Funding, Inc.	305	1.5	17,603	1.6	58
18	First Union Mortgage Corp.	290	1.4	16,528	1.5	57
19	Washington Mutual Bank, F.A.	263	1.3	17,834	1.7	68
20	Beneficial Savings Bank	240	1.2	10,069	0.9	42
Subtotal of Top 20 Lenders		10,797	53.1%	\$553,628	51.5%	\$51
All Lenders (357)		20,349	100.0%	\$1,075,564	100.0%	\$53

*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).