

**2001 LENDER MARKET SHARE REPORT**  
**Small-Business Loans**  
**Assessment Area: Pike County, PA**  
**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	Capital One, F.S.B.	127	14.6	418	2.2	3
2	American Express Centurion Bank	114	13.1	643	3.3	6
3	MBNA America, N.A., Delaware	109	12.5	767	4.0	7
4	GE Capital Financial Inc.	108	12.4	451	2.3	4
5	Associates Capital Bank. Inc.	75	8.6	161	0.8	2
6	NBT Bank, N.A.	60	6.9	3,799	19.7	63
7	Wayne Bank	55	6.3	6,197	32.1	113
8	Advanta Bank Corporation	45	5.2	384	2.0	9
9	Universal Financial Corp.	37	4.3	204	1.1	6
10	First Union National Bank	34	3.9	3,158	16.4	93
11	PNC Bank, N.A.	17	2.0	1,110	5.8	65
12	Bank One, N.A., Illinois	15	1.7	123	0.6	8
13	Fleet National Bank	14	1.6	160	0.8	11
14	Mellon Bank, N.A.	12	1.4	816	4.2	68
15	Citibank, N.A., South Dakota	9	1.0	84	0.4	9
16	Chase Manhattan Bank U.S.A., N.A.	8	0.9	141	0.7	18
17	Wells Fargo Bank, N.A.	5	0.6	106	0.6	21
18	Travelers Bank & Trust, F.S.B.	4	0.5	39	0.2	10
19	First National Bank of Omaha	4	0.5	23	0.1	6
20	Atlantic Bank of New York	4	0.5	20	0.1	5
<b>Subtotal of Top 20 Lenders</b>		856	98.4%	\$18,804	97.5%	\$22
<b>All Lenders (32)</b>		870	100.0%	\$19,292	100.0%	\$22

Source: 2001 Peer CRA Data: Northeast Region.

Data Source: 2001 D&B Business.