

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 4:04 PM

TFR Industry Aggregate Report
93042 - OTS-Regulated: Pennsylvania
December 2008

Frozen Aggregated Data
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		39	42	42	42	42
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	3	1	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 11,607,268	\$ 9,489,969	\$ 6,482,832	\$ 7,791,886	\$ 11,517,653
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,085,752	\$ 2,651,867	\$ 1,355,324	\$ 2,153,529	\$ 3,335,676
Interest-Earning Deposits in FHLBs	SC112	\$ 222,123	\$ 268,319	\$ 299,261	\$ 404,008	\$ 345,673
Other Interest-Earning Deposits	SC118	\$ 78,899	\$ 136,168	\$ 85,591	\$ 87,456	\$ 70,360
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,830,155	\$ 82,854	\$ 84,781	\$ 240,081	\$ 2,279,744
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,213,339	\$ 4,117,267	\$ 518,536	\$ 719,121	\$ 957,635
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 61,048	\$ 102,617	\$ 743,367	\$ 849,569	\$ 840,581
State and Municipal Obligations	SC180	\$ 1,764,182	\$ 1,762,764	\$ 2,610,232	\$ 2,585,667	\$ 2,786,298
Securities Backed by Nonmortgage Loans	SC182	\$ 1,054	\$ 555	\$ 658	\$ 868	\$ 1,018
Other Investment Securities	SC185	\$ 317,113	\$ 332,667	\$ 739,498	\$ 703,343	\$ 851,327
Accrued Interest Receivable	SC191	\$ 33,603	\$ 34,891	\$ 45,584	\$ 48,244	\$ 49,341
Mortgage-Backed Securities - Gross	SUB0072	\$ 5,509,592	\$ 5,971,124	\$ 10,317,847	\$ 9,879,583	\$ 10,208,648
Mortgage-Backed Securities - Total	SC22	\$ 5,509,592	\$ 5,971,124	\$ 10,317,847	\$ 9,879,583	\$ 10,208,648
Pass-Through - Total	SUB0073	\$ 3,808,647	\$ 4,087,461	\$ 7,836,974	\$ 7,312,020	\$ 7,443,178
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,692,302	\$ 2,767,927	\$ 6,371,184	\$ 5,789,639	\$ 5,739,341
Other Pass-Through	SC215	\$ 1,116,345	\$ 1,319,534	\$ 1,465,790	\$ 1,522,381	\$ 1,703,837
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,673,228	\$ 1,855,451	\$ 2,431,830	\$ 2,521,100	\$ 2,717,667
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 306,354	\$ 248,649	\$ 728,511	\$ 725,821	\$ 692,368
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 127,472	\$ 105,219	\$ 108,375	\$ 119,358	\$ 113,259
Other	SC222	\$ 1,239,402	\$ 1,501,583	\$ 1,594,944	\$ 1,675,921	\$ 1,912,040
Accrued Interest Receivable	SC228	\$ 27,717	\$ 28,212	\$ 49,043	\$ 46,463	\$ 47,803

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 47,130,443	\$ 48,431,521	\$ 47,561,971	\$ 47,674,242	\$ 46,678,984
Mortgage Loans - Total	SC26	\$ 46,593,576	\$ 47,901,738	\$ 47,099,061	\$ 47,245,615	\$ 46,277,604
Construction Loans - Total	SUB0100	\$ 2,849,442	\$ 2,907,546	\$ 2,844,377	\$ 2,709,441	\$ 2,666,871
Residential - Total	SUB0110	\$ 1,100,725	\$ 1,173,675	\$ 1,205,509	\$ 1,227,869	\$ 1,267,452
1-4 Dwelling Units	SC230	\$ 719,113	\$ 779,951	\$ 811,243	\$ 850,112	\$ 870,849
Multifamily (5 or more) Dwelling Units	SC235	\$ 381,612	\$ 393,724	\$ 394,266	\$ 377,757	\$ 396,603
Nonresidential Property	SC240	\$ 1,748,717	\$ 1,733,871	\$ 1,638,868	\$ 1,481,572	\$ 1,399,419
Permanent Loans - Total	SUB0121	\$ 44,117,387	\$ 45,350,593	\$ 44,550,586	\$ 44,792,738	\$ 43,830,520
Residential - Total	SUB0131	\$ 32,419,345	\$ 33,412,881	\$ 32,674,869	\$ 33,230,949	\$ 32,748,017
1-4 Dwelling Units - Total	SUB0141	\$ 27,392,146	\$ 27,959,630	\$ 27,441,337	\$ 28,358,936	\$ 28,038,410
Revolving Open-End Loans	SC251	\$ 4,174,164	\$ 3,970,878	\$ 3,582,308	\$ 3,142,896	\$ 2,900,381
All Other - First Liens	SC254	\$ 20,438,675	\$ 20,895,397	\$ 20,827,157	\$ 22,072,351	\$ 22,120,185
All Other - Junior Liens	SC255	\$ 2,779,307	\$ 3,093,355	\$ 3,031,872	\$ 3,143,689	\$ 3,017,844
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,027,199	\$ 5,453,251	\$ 5,233,532	\$ 4,872,013	\$ 4,709,607
Nonresidential Property (Except Land)	SC260	\$ 11,165,115	\$ 11,364,839	\$ 11,311,412	\$ 10,987,957	\$ 10,515,400
Land	SC265	\$ 532,927	\$ 572,873	\$ 564,305	\$ 573,832	\$ 567,103
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 318,369	\$ 863,176	\$- 107,216	\$ 1,004,788	\$ 352,364
Accrued Interest Receivable	SC272	\$ 150,594	\$ 161,794	\$ 158,184	\$ 163,454	\$ 171,733
Advances for Taxes and Insurance	SC275	\$ 13,020	\$ 11,588	\$ 8,824	\$ 8,609	\$ 9,860
Allowance for Loan and Lease Losses	SC283	\$ 536,867	\$ 529,783	\$ 462,910	\$ 428,627	\$ 401,380
Nonmortgage Loans - Gross	SUB0162	\$ 20,809,832	\$ 21,841,272	\$ 22,697,418	\$ 23,615,263	\$ 23,324,496
Nonmortgage Loans - Total	SC31	\$ 20,304,868	\$ 21,375,673	\$ 22,274,138	\$ 23,191,086	\$ 22,941,858
Commercial Loans - Total	SC32	\$ 14,224,331	\$ 14,748,868	\$ 15,253,767	\$ 15,665,944	\$ 15,001,321
Secured	SC300	\$ 11,710,155	\$ 12,207,519	\$ 12,853,809	\$ 13,157,247	\$ 12,475,995
Unsecured	SC303	\$ 1,849,803	\$ 1,860,996	\$ 1,709,131	\$ 1,839,487	\$ 1,782,461
Lease Receivables	SC306	\$ 664,373	\$ 680,353	\$ 690,827	\$ 669,210	\$ 742,865
Consumer Loans - Total	SC35	\$ 6,480,652	\$ 6,980,828	\$ 7,335,055	\$ 7,824,530	\$ 8,186,471
Loans on Deposits	SC310	\$ 33,072	\$ 32,385	\$ 31,769	\$ 30,464	\$ 30,143
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,405	\$ 3,358	\$ 3,335	\$ 3,385	\$ 3,302
Education Loans	SC320	\$ 522,760	\$ 502,813	\$ 386,038	\$ 360,291	\$ 315,753
Auto Loans	SC323	\$ 5,255,676	\$ 5,751,959	\$ 6,206,001	\$ 6,709,495	\$ 6,932,710
Mobile Home Loans	SC326	\$ 56,497	\$ 58,923	\$ 59,477	\$ 61,235	\$ 63,246
Credit Cards	SC328	\$ 14,740	\$ 13,606	\$ 12,690	\$ 11,280	\$ 11,912

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Other, Including Lease Receivables	SC330	\$ 596,502	\$ 617,784	\$ 635,745	\$ 648,380	\$ 829,405
Accrued Interest Receivable	SC348	\$ 104,849	\$ 111,576	\$ 108,596	\$ 124,789	\$ 136,704
Allowance for Loan and Lease Losses	SC357	\$ 504,964	\$ 465,599	\$ 423,280	\$ 424,177	\$ 382,638
Repossessed Assets - Gross	SUB0201	\$ 86,929	\$ 74,603	\$ 70,154	\$ 73,254	\$ 63,455
Repossessed Assets - Total	SC40	\$ 86,892	\$ 74,576	\$ 70,127	\$ 73,227	\$ 63,428
Real Estate - Total	SUB0210	\$ 64,364	\$ 51,804	\$ 54,340	\$ 55,538	\$ 48,391
Construction	SC405	\$ 2,119	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 58,861	\$ 46,810	\$ 49,301	\$ 51,285	\$ 45,646
1-4 Dwelling Units	SC415	\$ 49,881	\$ 44,841	\$ 46,758	\$ 49,678	\$ 44,521
Multifamily (5 or more) Dwelling Units	SC425	\$ 8,980	\$ 1,969	\$ 2,543	\$ 1,607	\$ 1,125
Nonresidential (Except Land)	SC426	\$ 1,195	\$ 1,446	\$ 2,119	\$ 1,890	\$ 500
Land	SC428	\$ 2,137	\$ 3,548	\$ 2,920	\$ 2,120	\$ 2,002
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 52	\$ 0	\$ 0	\$ 243	\$ 243
Other Repossessed Assets	SC430	\$ 22,565	\$ 22,799	\$ 15,814	\$ 17,716	\$ 15,064
General Valuation Allowances	SC441	\$ 37	\$ 27	\$ 27	\$ 27	\$ 27
Real Estate Held for Investment	SC45	\$ 2,441	\$ 2,468	\$ 2,494	\$ 2,517	\$ 2,545
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,010,976	\$ 1,263,415	\$ 1,231,238	\$ 1,279,138	\$ 1,263,600
Federal Home Loan Bank Stock	SC510	\$ 815,759	\$ 1,067,528	\$ 1,035,628	\$ 1,087,789	\$ 1,074,098
Other	SC540	\$ 195,217	\$ 195,887	\$ 195,610	\$ 191,349	\$ 189,502
Office Premises and Equipment	SC55	\$ 771,838	\$ 784,254	\$ 790,220	\$ 783,364	\$ 783,781
Other Assets - Gross	SUB0262	\$ 9,221,520	\$ 8,729,036	\$ 8,688,863	\$ 9,044,203	\$ 8,673,113
Other Assets - Total	SC59	\$ 9,221,243	\$ 8,459,615	\$ 8,688,717	\$ 9,044,000	\$ 8,672,754
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 81,320	\$ 93,222	\$ 79,984	\$ 79,262	\$ 78,510
Other	SC625	\$ 1,926,981	\$ 1,909,119	\$ 1,906,003	\$ 1,891,379	\$ 1,878,029
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 133,325	\$ 188,826	\$ 188,026	\$ 153,047	\$ 169,491
Nonmortgage Loans	SC644	\$ 1,449	\$ 1,538	\$ 1,324	\$ 1,249	\$ 1,131
Goodwill & Other Intangible Assets	SC660	\$ 3,684,979	\$ 3,772,221	\$ 3,797,996	\$ 3,826,151	\$ 3,893,651
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 21,342	\$ 21,518	\$ 21,549	\$ 25,838	\$ 25,763
Other Assets	SC689	\$ 3,372,124	\$ 2,742,592	\$ 2,693,981	\$ 3,067,277	\$ 2,626,538
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 277	\$ 269,421	\$ 146	\$ 203	\$ 359
General Valuation Allowances - Total	SUB2092	\$ 1,042,145	\$ 1,264,830	\$ 886,363	\$ 853,034	\$ 784,404
Total Assets - Gross	SUB0283	\$ 96,150,839	\$ 96,587,662	\$ 97,843,037	\$ 100,143,450	\$ 102,516,275
Total Assets	SC60	\$ 95,108,694	\$ 95,322,832	\$ 96,956,674	\$ 99,290,416	\$ 101,731,871
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 60,156,526	\$ 55,878,394	\$ 60,652,845	\$ 60,797,676	\$ 61,350,679
Deposits	SC710	\$ 59,745,245	\$ 55,537,419	\$ 60,215,054	\$ 60,365,863	\$ 60,981,014
Escrows	SC712	\$ 414,256	\$ 342,791	\$ 438,564	\$ 431,234	\$ 375,798
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,975	\$- 1,816	\$- 773	\$ 579	\$- 6,133
Borrowings - Total	SC72	\$ 22,482,167	\$ 27,416,413	\$ 23,958,099	\$ 26,034,128	\$ 27,794,055
Advances from FHLBank	SC720	\$ 15,293,329	\$ 21,065,973	\$ 18,855,398	\$ 21,719,503	\$ 21,462,685
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 3,805,038	\$ 4,336,214	\$ 3,112,730	\$ 2,832,847	\$ 3,956,446
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,653,684	\$ 1,651,264	\$ 1,648,847	\$ 1,151,151	\$ 1,148,813
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,730,116	\$ 362,962	\$ 341,124	\$ 330,627	\$ 1,226,111
Other Liabilities - Total	SC75	\$ 2,186,485	\$ 1,412,026	\$ 1,615,371	\$ 1,914,006	\$ 1,681,166
Accrued Interest Payable - Deposits	SC763	\$ 60,139	\$ 64,386	\$ 61,273	\$ 99,336	\$ 134,360
Accrued Interest Payable - Other	SC766	\$ 151,779	\$ 175,473	\$ 166,351	\$ 162,047	\$ 174,065
Accrued Taxes	SC776	\$ 97,891	\$ 95,598	\$ 104,385	\$ 87,045	\$ 83,596
Accounts Payable	SC780	\$ 295,956	\$ 272,016	\$ 250,337	\$ 225,652	\$ 265,025
Deferred Income Taxes	SC790	\$ 4,438	\$ 2,465	\$ 3,426	\$ 8,665	\$ 8,690
Other Liabilities and Deferred Income	SC796	\$ 1,576,282	\$ 802,088	\$ 1,029,599	\$ 1,331,261	\$ 1,015,430
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 84,825,178	\$ 84,706,833	\$ 86,226,315	\$ 88,745,810	\$ 90,825,900
Minority Interest	SC800	\$ 149,840	\$ 149,488	\$ 149,032	\$ 148,675	\$ 148,348
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 10,458,885	\$ 10,631,724	\$ 9,829,279	\$ 9,796,109	\$ 9,790,785
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 18,887	\$ 18,893	\$ 18,893	\$ 1,544	\$ 1,543
Paid in Excess of Par	SC830	\$ 10,439,998	\$ 10,612,831	\$ 9,810,386	\$ 9,794,565	\$ 9,789,242
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,008,939	\$- 697,494	\$- 755,117	\$- 752,615	\$- 326,277
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 716,190	\$- 528,941	\$- 578,992	\$- 449,241	\$- 149,254
Gains (Losses) on Cash Flow Hedges	SC865	\$- 258,814	\$- 157,278	\$- 163,285	\$- 290,404	\$- 168,387
Other	SC870	\$- 33,935	\$- 11,275	\$- 12,840	\$- 12,970	\$- 8,636
Retained Earnings	SC880	\$ 693,644	\$ 542,511	\$ 1,515,956	\$ 1,360,405	\$ 1,299,386
Other Components of Equity Capital	SC891	\$- 9,915	\$- 10,230	\$- 8,797	\$- 7,968	\$- 6,277
Total Equity Capital	SC80	\$ 10,133,675	\$ 10,466,511	\$ 10,581,321	\$ 10,395,931	\$ 10,757,617
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 95,108,693	\$ 95,322,832	\$ 96,956,668	\$ 99,290,416	\$ 101,731,865

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	16	\$ 8,477
4	Net deferred tax assets	26	\$ 1,598,001
6	Prepaid deposit insurance premiums	5	\$ 80
7	Prepaid expenses	30	\$ 349,624
14	Other noninterest-bearing short-term accounts recv	14	\$ 35,063
20	F/V of all derivative instru. reportable as assets	1	\$ 541,417
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 103
99	Other	14	\$ 20,035

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 629
7	Deferred gains from the sale of real estate	1	\$ 142
10	Amounts due brokers for unsettled transactions	1	\$ 23
11	The liability recorded for post-retirement benefit	12	\$ 15,233
14	Unapplied loan payments received	6	\$ 139,030
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 26
20	F/V of all derivative instru. reportable as liab.	1	\$ 809,059
21	Liabilities for credit losses on OBS credit exposures	2	\$ 1,382
99	Other	31	\$ 274,437

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,099,373	\$ 1,184,857	\$ 1,220,752	\$ 1,298,184	\$ 1,355,813
Deposits and Investment Securities	SO115	\$ 60,093	\$ 58,904	\$ 69,782	\$ 84,544	\$ 84,505
Mortgage-Backed Securities	SO125	\$ 79,397	\$ 122,928	\$ 136,628	\$ 136,433	\$ 140,063
Mortgage Loans	SO141	\$ 651,693	\$ 675,142	\$ 666,183	\$ 692,097	\$ 714,014
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 4,176	\$ 4,245	\$ 6,151	\$ 4,908	\$ 4,450
Nonmortgage Loans - Total	SUB0950	\$ 299,544	\$ 319,260	\$ 337,169	\$ 375,372	\$ 407,837
Commercial Loans and Leases	SO160	\$ 187,090	\$ 197,604	\$ 209,982	\$ 236,351	\$ 264,377
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 2,090	\$ 1,817	\$ 2,264	\$ 1,947	\$ 2,336
Consumer Loans and Leases	SO171	\$ 112,454	\$ 121,656	\$ 127,187	\$ 139,021	\$ 143,460
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 2,380	\$ 2,561	\$ 2,575	\$ 2,883	\$ 2,608
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 634	\$ 9,373	\$ 7,344	\$ 10,442	\$ 15,206
Federal Home Loan Bank Stock	SO181	\$ 627	\$ 9,373	\$ 7,344	\$ 10,441	\$ 15,206
Other	SO185	\$ 7	\$ 0	\$ 0	\$ 1	\$ 0
Interest Expense - Total	SO21	\$ 528,406	\$ 554,088	\$ 577,364	\$ 681,373	\$ 766,217
Deposits	SO215	\$ 287,230	\$ 283,719	\$ 313,723	\$ 404,910	\$ 488,740
Escrows	SO225	\$ 233	\$ 196	\$ 247	\$ 235	\$ 201
Advances from FHLBank	SO230	\$ 188,978	\$ 226,799	\$ 225,326	\$ 236,601	\$ 230,850
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 29,055	\$ 27,410	\$ 21,226	\$ 15,711	\$ 15,709
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 22,910	\$ 15,964	\$ 16,842	\$ 23,916	\$ 30,717
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 571,601	\$ 640,142	\$ 650,732	\$ 627,253	\$ 604,802
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 359,927	\$ 941,977	\$ 138,074	\$ 150,871	\$ 350,868
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 211,674	\$- 301,835	\$ 512,658	\$ 476,382	\$ 253,934
Noninterest Income - Total	SO42	\$ 154,234	\$- 363,926	\$ 255,767	\$ 232,129	\$ 206,476
Mortgage Loan Servicing Fees	SO410	\$- 37,773	\$ 15,048	\$ 33,528	\$ 12,639	\$ 10,289
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 10,324	\$- 8,464	\$- 11,231	\$- 31,882	\$- 11,809

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Other Fees and Charges	SO420	\$ 178,569	\$ 187,970	\$ 187,356	\$ 176,904	\$ 188,050
Net Income (Loss) from Other - Total	SUB0451	\$- 7,571	\$- 588,772	\$ 17,419	\$ 34,717	\$ 16,375
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 8,540	\$- 576,608	\$ 20,393	\$ 33,921	\$ 13,426
Operations & Sale of Repossessed Assets	SO461	\$- 3,177	\$- 3,515	\$- 4,779	\$- 2,539	\$- 1,711
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 255	\$- 4,770	\$ 95	\$ 47	\$- 24
Sale of Securities Held-to-Maturity	SO467	\$ 1,002	\$ 7	\$ 0	\$ 0	\$ 40
Sale of Loans Held for Investment	SO475	\$ 35	\$ 293	\$ 143	\$ 115	\$ 1,203
Sale of Other Assets Held for Investment	SO477	\$- 61	\$- 136	\$ 1,272	\$- 365	\$- 351
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 2,915	\$- 4,043	\$ 295	\$ 3,538	\$ 3,792
Other Noninterest Income	SO488	\$ 31,333	\$ 30,292	\$ 28,695	\$ 39,751	\$ 3,571
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 304,877	\$ 821,811	\$ 553,267	\$ 529,045	\$ 2,072,959
All Personnel Compensation and Expense	SO510	\$ 264,290	\$ 265,648	\$ 262,342	\$ 254,414	\$ 223,632
Legal Expense	SO520	\$ 6,076	\$ 4,107	\$ 4,827	\$ 2,781	\$ 3,801
Office Occupancy and Equipment Expense	SO530	\$ 134,005	\$ 129,656	\$ 127,425	\$ 130,114	\$ 128,277
Marketing and Other Professional Services	SO540	\$ 45,589	\$ 41,698	\$ 44,330	\$ 37,626	\$ 36,336
Loan Servicing Fees	SO550	\$ 865	\$ 1,840	\$ 1,994	\$ 936	\$ 504
Goodwill and Other Intangibles Expense	SO560	\$ 21,071	\$ 26,060	\$ 28,730	\$ 29,765	\$ 1,607,464
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 268,836	\$ 269,275	\$- 57	\$- 117	\$ 54
Other Noninterest Expense	SO580	\$ 101,817	\$ 83,527	\$ 83,676	\$ 73,526	\$ 72,891
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 61,031	\$- 1,487,572	\$ 215,158	\$ 179,466	\$- 1,612,549
Income Taxes - Total	SO71	\$- 80,176	\$- 515,064	\$ 52,092	\$ 43,351	\$- 49,355

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 43,452	\$- 513,368	\$ 50,441	\$ 41,856	\$- 51,559
State, Local & Other	SO720	\$- 36,724	\$- 1,696	\$ 1,651	\$ 1,495	\$ 2,204
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 141,207	\$- 972,508	\$ 163,066	\$ 136,115	\$- 1,563,194
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$- 17	\$ 0
Net Income (Loss)	SO91	\$ 141,207	\$- 972,508	\$ 163,066	\$ 136,098	\$- 1,563,194

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	11	\$ 204
5	Net income(loss) from real estate held for invest	1	\$ 31
6	Net income(loss)-equity invest in uncons sub org	2	\$- 6,992
7	Net income(loss) from leased property	3	\$ 69
9	Net income from data processing lease/services	1	\$ 74
14	Interest Income from CNFIs reported on SC655	1	\$ 62
15	Income from corporate-owned life insurance	16	\$ 21,069
99	Other	27	\$ 7,941

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	12	\$ 10,165
2	OTS assessments	10	\$ 220
6	Supervisory examination fees	3	\$ 36
7	Office supplies, printing, and postage	24	\$ 13,405
8	Telephone, including data lines	8	\$ 310
9	Loan origination expense	4	\$ 145
10	ATM expense	10	\$ 491
11	Adjustments to prior periods	1	\$- 16
14	Losses from fraud	1	\$ 16
17	Charitable contributions	6	\$ 287
18	Minority Interest	1	\$ 9,109
99	Other	29	\$ 20,107

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 4,740,735	\$ 3,703,793	\$ 2,518,936	\$ 1,298,184	\$ 5,497,791
YTD - Deposits and Investment Securities	Y_SO115	\$ 270,861	\$ 213,230	\$ 154,326	\$ 84,544	\$ 361,687
YTD - Mortgage-Backed Securities	Y_SO125	\$ 466,605	\$ 395,989	\$ 273,061	\$ 136,433	\$ 566,192
YTD - Mortgage Loans	Y_SO141	\$ 2,646,020	\$ 2,033,422	\$ 1,358,280	\$ 692,097	\$ 2,972,835
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 19,289	\$ 15,304	\$ 11,059	\$ 4,908	\$ 26,047
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 823,840	\$ 643,937	\$ 446,333	\$ 236,351	\$ 1,054,565
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 8,057	\$ 6,028	\$ 4,211	\$ 1,947	\$ 8,671
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 495,664	\$ 387,864	\$ 266,208	\$ 139,021	\$ 498,210
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 10,399	\$ 8,019	\$ 5,458	\$ 2,883	\$ 9,584
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 27,370	\$ 27,159	\$ 17,786	\$ 10,442	\$ 57,971
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 27,362	\$ 27,158	\$ 17,785	\$ 10,441	\$ 58,253
YTD - Other	Y_SO185	\$ 8	\$ 1	\$ 1	\$ 1	\$ - 282
YTD - Interest Expense - Total	Y_SO21	\$ 2,312,783	\$ 1,812,825	\$ 1,258,737	\$ 681,373	\$ 3,117,751
YTD - Deposits	Y_SO215	\$ 1,272,427	\$ 1,002,352	\$ 718,633	\$ 404,910	\$ 1,979,879
YTD - Escrows	Y_SO225	\$ 907	\$ 678	\$ 482	\$ 235	\$ 776
YTD - Advances from FHLBank	Y_SO230	\$ 868,841	\$ 688,726	\$ 461,927	\$ 236,601	\$ 893,904
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 93,402	\$ 64,347	\$ 36,937	\$ 15,711	\$ 62,774
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 77,206	\$ 56,722	\$ 40,758	\$ 23,916	\$ 180,418
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,455,322	\$ 1,918,127	\$ 1,277,985	\$ 627,253	\$ 2,438,011
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,584,459	\$ 1,230,922	\$ 288,945	\$ 150,871	\$ 617,500
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 870,863	\$ 687,205	\$ 989,040	\$ 476,382	\$ 1,820,511
YTD - Noninterest Income - Total	Y_SO42	\$ 268,252	\$ 123,970	\$ 487,896	\$ 232,129	\$ 746,610
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 23,383	\$ 61,215	\$ 46,167	\$ 12,639	\$ 37,018
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 61,901	\$ - 51,577	\$ - 43,113	\$ - 31,882	\$ - 38,707

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 721,418	\$ 552,230	\$ 364,260	\$ 176,904	\$ 701,477
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 543,127	\$- 536,636	\$ 52,136	\$ 34,717	\$- 58,861
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 530,513	\$- 522,294	\$ 54,314	\$ 33,921	\$ 52,540
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 13,710	\$- 10,833	\$- 7,318	\$- 2,539	\$- 7,777
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 4,373	\$- 4,628	\$ 142	\$ 47	\$ 4
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,009	\$ 7	\$ 0	\$ 0	\$ 208
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 586	\$ 551	\$ 258	\$ 115	\$- 113,666
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 710	\$ 771	\$ 907	\$- 365	\$ 2,316
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 3,164	\$- 210	\$ 3,833	\$ 3,538	\$ 7,514
YTD - Other Noninterest Income	Y_SO488	\$ 128,479	\$ 98,738	\$ 68,446	\$ 39,751	\$ 105,683
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,162,448	\$ 1,904,123	\$ 1,082,312	\$ 529,045	\$ 3,662,291
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,024,222	\$ 782,404	\$ 516,756	\$ 254,414	\$ 1,001,010
YTD - Legal Expense	Y_SO520	\$ 15,437	\$ 11,715	\$ 7,608	\$ 2,781	\$ 13,631
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 512,564	\$ 387,195	\$ 257,539	\$ 130,114	\$ 508,311
YTD - Marketing and Other Professional Services	Y_SO540	\$ 163,198	\$ 123,654	\$ 81,956	\$ 37,626	\$ 135,077
YTD - Loan Servicing Fees	Y_SO550	\$ 5,635	\$ 4,770	\$ 2,930	\$ 936	\$ 2,669
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 103,870	\$ 84,555	\$ 58,495	\$ 29,765	\$ 1,705,532
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 265	\$ 269,101	\$- 174	\$- 117	\$ 139
YTD - Other Noninterest Expense	Y_SO580	\$ 337,257	\$ 240,729	\$ 157,202	\$ 73,526	\$ 295,922
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 1,023,333	\$- 1,092,948	\$ 394,624	\$ 179,466	\$- 1,095,170
YTD - Income Taxes - Total	Y_SO71	\$- 497,594	\$- 419,621	\$ 95,443	\$ 43,351	\$ 66,622
YTD - Federal	Y_SO710	\$- 462,320	\$- 421,071	\$ 92,297	\$ 41,856	\$ 33,444
YTD - State, Local, and Other	Y_SO720	\$- 35,274	\$ 1,450	\$ 3,146	\$ 1,495	\$ 33,178
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 525,739	\$- 673,327	\$ 299,181	\$ 136,115	\$- 1,161,792
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 17	\$- 17	\$- 17	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 525,739	\$- 673,344	\$ 299,164	\$ 136,098	\$- 1,161,792

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,248,000	\$ 886,368	\$ 853,035	\$ 784,401	\$ 705,395
Net Provision for Loss	VA115	\$ 88,601	\$ 1,211,082	\$ 137,796	\$ 138,669	\$ 332,880
Transfers	VA125	\$- 101,226	\$- 638,539	\$- 11,876	\$- 2,957	\$- 186,264
Recoveries	VA135	\$ 28,964	\$ 32,194	\$ 28,959	\$ 28,105	\$ 21,100
Adjustments	VA145	\$- 8,392	\$- 25,735	\$- 11,666	\$ 5,300	\$- 8,003
Charge-offs	VA155	\$ 213,802	\$ 200,538	\$ 109,880	\$ 100,483	\$ 80,707
General Valuation Allowances - Ending Balance	VA165	\$ 1,042,145	\$ 1,264,832	\$ 886,368	\$ 853,035	\$ 784,401
Specific Valuation Allowances - Beginning Balance	VA108	\$ 62,233	\$ 15,821	\$ 11,894	\$ 14,924	\$ 13,192
Net Provision for Loss	VA118	\$ 2,490	\$ 170	\$ 221	\$ 12,085	\$ 18,042
Transfers	VA128	\$ 101,226	\$ 638,539	\$ 11,876	\$ 2,957	\$ 186,264
Adjustments	VA148	\$ 0	\$ 0	\$ 18	\$- 4	\$- 26
Charge-offs	VA158	\$ 13,583	\$ 592,295	\$ 8,188	\$ 18,068	\$ 202,548
Specific Valuation Allowances - Ending Balance	VA168	\$ 152,366	\$ 62,235	\$ 15,821	\$ 11,894	\$ 14,924
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,310,233	\$ 902,189	\$ 864,929	\$ 799,325	\$ 718,587
Net Provision for Loss	VA120	\$ 91,091	\$ 1,211,252	\$ 138,017	\$ 150,754	\$ 350,922
Recoveries	VA140	\$ 28,964	\$ 32,194	\$ 28,959	\$ 28,105	\$ 21,100
Adjustments	VA150	\$- 8,392	\$- 25,735	\$- 11,648	\$ 5,296	\$- 8,029
Charge-offs	VA160	\$ 227,385	\$ 792,833	\$ 118,068	\$ 118,551	\$ 283,255
Total Valuation Allowances - Ending Balance	VA170	\$ 1,194,511	\$ 1,327,067	\$ 902,189	\$ 864,929	\$ 799,325
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 213,802	\$ 200,538	\$ 109,880	\$ 100,483	\$ 80,707
Mortgage-Backed Securities	VA370	\$ 4,806	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 62,209	\$ 33,629	\$ 20,026	\$ 18,333	\$ 10,853
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 62,209	\$ 33,629	\$ 20,026	\$ 18,333	\$ 10,853
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 5,721	\$ 7,950	\$ 8,045	\$ 9,393	\$ 1,802
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,964	\$ 1,476	\$ 1,305	\$ 1,185	\$ 635
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,235	\$ 3,836	\$ 2,636	\$ 3,934	\$ 3,720
Multifamily (5 or more) Dwelling Units	VA470	\$ 15,131	\$ 5,563	\$ 0	\$ 0	\$ 45
Nonresidential Property (Except Land)	VA480	\$ 34,943	\$ 14,804	\$ 8,040	\$ 3,664	\$ 4,651

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 215	\$ 0	\$ 0	\$ 157	\$ 0
Nonmortgage Loans - Total	VA56	\$ 146,158	\$ 124,368	\$ 89,814	\$ 82,143	\$ 69,739
Commercial Loans	VA520	\$ 66,006	\$ 52,520	\$ 28,970	\$ 14,884	\$ 21,001
Consumer Loans - Total	SUB2061	\$ 80,152	\$ 71,848	\$ 60,844	\$ 67,259	\$ 48,738
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 76,168	\$ 68,521	\$ 58,131	\$ 64,090	\$ 47,347
Mobile Home Loans	VA550	\$ 0	\$ 18	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 70	\$ 126	\$ 76	\$ 43	\$ 66
Other	VA560	\$ 3,914	\$ 3,183	\$ 2,636	\$ 3,126	\$ 1,325
Repossessed Assets - Total	VA60	\$ 501	\$ 32	\$ 40	\$ 7	\$ 115
Real Estate - Construction	VA605	\$ 457	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 44	\$ 0	\$ 0	\$ 7	\$ 115
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 32	\$ 40	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 128	\$ 42,509	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 28,964	\$ 32,194	\$ 28,959	\$ 28,105	\$ 21,100
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,812	\$ 2,851	\$ 3,437	\$ 4,075	\$ 2,156
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,812	\$ 2,851	\$ 3,437	\$ 4,075	\$ 2,156
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 24	\$ 376	\$ 0	\$ 1,975	\$ 54
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 76	\$ 208	\$ 148	\$ 131	\$ 215
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,420	\$ 1,857	\$ 3,230	\$ 1,685	\$ 1,773
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 292	\$ 410	\$ 59	\$ 277	\$ 114
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 27,152	\$ 29,343	\$ 25,522	\$ 24,030	\$ 18,944

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 4,826	\$ 2,560	\$ 3,658	\$ 2,303	\$ 5,526
Consumer Loans - Total	SUB2161	\$ 22,326	\$ 26,783	\$ 21,864	\$ 21,727	\$ 13,418
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 21,554	\$ 26,238	\$ 21,247	\$ 21,021	\$ 12,664
Mobile Home Loans	VA551	\$ 0	\$ 93	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 9	\$ 13	\$ 19	\$ 6	\$ 6
Other	VA561	\$ 763	\$ 439	\$ 598	\$ 700	\$ 747
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 103,717	\$ 638,712	\$ 12,098	\$ 15,042	\$ 204,301
Deposits and Investment Securities	VA38	\$ 1,866	\$ 575,317	\$ 219	\$ 12,092	\$ 198,679
Mortgage-Backed Securities	VA372	\$ 328	\$ 10,687	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 68,978	\$ 12,781	\$ 11,894	\$ 5,940	\$ 4,972
Construction - Total	SUB2230	\$ 19,696	\$ 0	\$ 31	\$- 46	\$ 347
1-4 Dwelling Units	VA422	\$ 1,332	\$ 0	\$ 31	\$- 46	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 500	\$ 0	\$ 0	\$ 0	\$ 347
Nonresidential Property	VA442	\$ 17,864	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 49,282	\$ 12,781	\$ 11,863	\$ 5,986	\$ 4,625
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 9	\$ 2	\$- 7	\$- 46	\$ 124
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 223	\$ 105	\$ 268	\$ 92	\$ 7
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 36,413	\$ 12,674	\$ 11,602	\$ 5,940	\$ 4,494
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 13,083	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 32,322	\$ 39,125	\$- 15	\$- 3,040	\$ 607
Commercial Loans	VA522	\$ 32,360	\$ 39,106	\$- 43	\$- 3,089	\$ 668
Consumer Loans - Total	SUB2261	\$- 38	\$ 19	\$ 28	\$ 49	\$- 61
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 12	\$ 0	\$ 1	\$ 1	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 14	\$- 4	\$ 2	\$ 0	\$ 4
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 29	\$- 7	\$ 48	\$ 14	\$- 23

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 35	\$ 30	\$- 23	\$ 34	\$- 42
Repossessed Assets - Total	VA62	\$ 223	\$ 0	\$ 0	\$ 50	\$ 43
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 14	\$ 0	\$ 0	\$ 50	\$ 43
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$- 9	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 218	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 802	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 288,555	\$ 807,056	\$ 93,019	\$ 87,420	\$ 263,908
Deposits and Investment Securities	VA39	\$ 1,866	\$ 575,317	\$ 219	\$ 12,092	\$ 198,679
Mortgage-Backed Securities	VA375	\$ 5,134	\$ 10,687	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 129,375	\$ 43,559	\$ 28,483	\$ 20,198	\$ 13,669
Construction - Total	SUB2330	\$ 19,696	\$ 0	\$ 31	\$- 46	\$ 347
1-4 Dwelling Units	VA425	\$ 1,332	\$ 0	\$ 31	\$- 46	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 500	\$ 0	\$ 0	\$ 0	\$ 347
Nonresidential Property	VA445	\$ 17,864	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 109,679	\$ 43,559	\$ 28,452	\$ 20,244	\$ 13,322
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 5,706	\$ 7,576	\$ 8,038	\$ 7,372	\$ 1,872
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,665	\$ 1,373	\$ 1,425	\$ 1,146	\$ 427
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 39,228	\$ 14,653	\$ 11,008	\$ 8,189	\$ 6,441
Multifamily (5 or more) Dwelling Units	VA475	\$ 15,131	\$ 5,563	\$ 0	\$- 7	\$ 45
Nonresidential Property (Except Land)	VA485	\$ 47,734	\$ 14,394	\$ 7,981	\$ 3,387	\$ 4,537
Land	VA495	\$ 215	\$ 0	\$ 0	\$ 157	\$ 0
Nonmortgage Loans - Total	VA59	\$ 151,328	\$ 134,150	\$ 64,277	\$ 55,073	\$ 51,402
Commercial Loans	VA525	\$ 93,540	\$ 89,066	\$ 25,269	\$ 9,492	\$ 16,143
Consumer Loans - Total	SUB2361	\$ 57,788	\$ 45,084	\$ 39,008	\$ 45,581	\$ 35,259
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 1	\$ 0	\$- 1
Home Improvement Loans	VA519	\$ 12	\$ 0	\$ 1	\$ 1	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 54,628	\$ 42,279	\$ 36,886	\$ 43,069	\$ 34,687
Mobile Home Loans	VA555	\$ 0	\$- 75	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 32	\$ 106	\$ 105	\$ 51	\$ 37
Other	VA565	\$ 3,116	\$ 2,774	\$ 2,015	\$ 2,460	\$ 536
Repossessed Assets - Total	VA65	\$ 724	\$ 32	\$ 40	\$ 57	\$ 158
Real Estate - Construction	VA607	\$ 457	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 58	\$ 0	\$ 0	\$ 57	\$ 158
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 32	\$ 40	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ - 9	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 218	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 128	\$ 43,311	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,272	\$ 5,453	\$ 3,972	\$ 6,500	\$ 1,753
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 15,510	\$ 13,684	\$ 10,396	\$ 9,706	\$ 5,491
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 33,052	\$ 22,259	\$ 22,843	\$ 19,752	\$ 18,964
Construction	VA951	\$ 4,691	\$ 0	\$ 0	\$ 306	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 27,231	\$ 20,920	\$ 19,203	\$ 17,381	\$ 18,263
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 655	\$ 541	\$ 1,296	\$ 584	\$ 455
Permanent - Nonresidential (Except Land)	VA954	\$ 435	\$ 738	\$ 250	\$ 466	\$ 22
Permanent - Land	VA955	\$ 40	\$ 60	\$ 2,094	\$ 1,015	\$ 224
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,867,934	\$ 1,514,882	\$ 1,456,054	\$ 863,088	\$ 875,690
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 2,316,706	\$ 1,859,275	\$ 1,359,104	\$ 1,041,593	\$ 929,154
Substandard	VA965	\$ 2,209,526	\$ 1,788,388	\$ 1,298,422	\$ 958,919	\$ 888,324
Doubtful	VA970	\$ 107,180	\$ 70,887	\$ 60,682	\$ 82,674	\$ 40,830
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,334,010	\$ 1,642,086	\$ 1,433,493	\$ 1,274,632	\$ 1,245,532
Mortgages - Total	SUB2421	\$ 1,679,294	\$ 1,205,196	\$ 1,037,761	\$ 889,073	\$ 847,384
Construction and Land Loans	SUB2430	\$ 238,971	\$ 167,056	\$ 122,660	\$ 84,257	\$ 83,390
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 985,564	\$ 823,458	\$ 733,575	\$ 677,813	\$ 670,021
Permanent Loans Secured by All Other Property	SUB2450	\$ 471,127	\$ 231,309	\$ 194,890	\$ 129,524	\$ 98,046
Nonmortgages - Total	SUB2461	\$ 654,716	\$ 436,890	\$ 395,732	\$ 385,559	\$ 398,148
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,499,106	\$ 989,883	\$ 887,918	\$ 806,302	\$ 894,201
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,364,393	\$ 887,373	\$ 805,410	\$ 728,413	\$ 812,627
Mortgage Loans - Total	SUB2481	\$ 905,458	\$ 585,553	\$ 560,684	\$ 502,695	\$ 521,820
Construction	PD115	\$ 62,151	\$ 20,656	\$ 39,694	\$ 21,593	\$ 40,320
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 15,456	\$ 17,653	\$ 12,686	\$ 1,624	\$ 3,034
Secured by First Liens	PD123	\$ 499,713	\$ 426,708	\$ 390,659	\$ 364,374	\$ 385,131
Secured by Junior Liens	PD124	\$ 48,190	\$ 20,129	\$ 24,502	\$ 44,075	\$ 47,602
Multifamily (5 or more) Dwelling Units	PD125	\$ 97,292	\$ 21,349	\$ 49,946	\$ 28,074	\$ 8,819
Nonresidential Property (Except Land)	PD135	\$ 175,626	\$ 75,412	\$ 37,645	\$ 42,234	\$ 35,815
Land	PD138	\$ 7,030	\$ 3,646	\$ 5,552	\$ 721	\$ 1,099
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 244,217	\$ 115,991	\$ 80,562	\$ 65,693	\$ 75,177
Consumer Loans - Total	SUB2511	\$ 214,718	\$ 185,829	\$ 164,164	\$ 160,025	\$ 215,630
Loans on Deposits	PD161	\$ 359	\$ 203	\$ 208	\$ 358	\$ 240
Home Improvement Loans	PD163	\$ 11	\$ 15	\$ 0	\$ 7	\$ 7
Education Loans	PD165	\$ 141	\$ 142	\$ 82	\$ 191	\$ 227
Auto Loans	PD167	\$ 200,499	\$ 172,779	\$ 153,095	\$ 151,064	\$ 204,605
Mobile Home Loans	PD169	\$ 4,211	\$ 3,796	\$ 3,224	\$ 2,966	\$ 4,204
Credit Cards	PD171	\$ 203	\$ 158	\$ 178	\$ 161	\$ 93
Other	PD180	\$ 9,294	\$ 8,736	\$ 7,377	\$ 5,278	\$ 6,254
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 488	\$ 99	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 2,590	\$ 1,109	\$ 2,476	\$ 2,406	\$ 4,076

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 705	\$ 614	\$ 661	\$ 395	\$ 946
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 526	\$ 365	\$ 492	\$ 154	\$ 734
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 134,713	\$ 102,510	\$ 82,508	\$ 77,889	\$ 81,574
Mortgage Loans - Total	SUB2491	\$ 119,203	\$ 89,440	\$ 72,478	\$ 67,229	\$ 66,348
Construction	PD215	\$ 1,928	\$ 2,460	\$ 311	\$ 1,878	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 5,398	\$ 4,852	\$ 3,891	\$ 373	\$ 439
Secured by First Liens	PD223	\$ 96,198	\$ 75,376	\$ 61,275	\$ 55,189	\$ 54,020
Secured by Junior Liens	PD224	\$ 11,567	\$ 3,956	\$ 6,322	\$ 8,857	\$ 10,089
Multifamily (5 or more) Dwelling Units	PD225	\$ 558	\$ 332	\$ 195	\$ 71	\$ 353
Nonresidential Property (Except Land)	PD235	\$ 1,361	\$ 1,870	\$ 484	\$ 861	\$ 1,335
Land	PD238	\$ 2,193	\$ 594	\$ 0	\$ 0	\$ 112
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 906	\$ 448	\$ 192	\$ 972	\$ 1,643
Consumer Loans - Total	SUB2521	\$ 14,604	\$ 12,622	\$ 9,838	\$ 9,688	\$ 13,583
Loans on Deposits	PD261	\$ 128	\$ 121	\$ 101	\$ 86	\$ 86
Home Improvement Loans	PD263	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 171	\$ 202	\$ 240	\$ 134	\$ 139
Auto Loans	PD267	\$ 12,276	\$ 10,695	\$ 7,986	\$ 8,041	\$ 11,398
Mobile Home Loans	PD269	\$ 448	\$ 102	\$ 204	\$ 353	\$ 966
Credit Cards	PD271	\$ 126	\$ 70	\$ 108	\$ 94	\$ 61
Other	PD280	\$ 1,447	\$ 1,432	\$ 1,199	\$ 980	\$ 933
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 24	\$ 133	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 25	\$ 584	\$ 545	\$ 658	\$ 86
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 225	\$ 334	\$ 325	\$ 407	\$ 299
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 48	\$ 78	\$ 63	\$ 204	\$ 115
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 834,904	\$ 652,203	\$ 545,575	\$ 468,330	\$ 351,331
Mortgage Loans - Total	SUB2501	\$ 654,633	\$ 530,203	\$ 404,599	\$ 319,149	\$ 259,216

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 158,524	\$ 127,313	\$ 69,291	\$ 58,265	\$ 38,997
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 21,243	\$ 15,573	\$ 15,046	\$ 1,303	\$ 1,459
Secured by First Liens	PD323	\$ 257,410	\$ 246,565	\$ 200,852	\$ 174,573	\$ 139,201
Secured by Junior Liens	PD324	\$ 30,389	\$ 12,646	\$ 18,342	\$ 27,445	\$ 29,046
Multifamily (5 or more) Dwelling Units	PD325	\$ 43,659	\$ 37,471	\$ 42,822	\$ 10,763	\$ 6,897
Nonresidential Property (Except Land)	PD335	\$ 136,263	\$ 78,248	\$ 50,434	\$ 45,000	\$ 40,754
Land	PD338	\$ 7,145	\$ 12,387	\$ 7,812	\$ 1,800	\$ 2,862
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 176,269	\$ 118,887	\$ 138,033	\$ 146,616	\$ 88,480
Consumer Loans - Total	SUB2531	\$ 4,002	\$ 3,113	\$ 2,943	\$ 2,565	\$ 3,635
Loans on Deposits	PD361	\$ 21	\$ 22	\$ 22	\$ 22	\$ 36
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Education Loans	PD365	\$ 24	\$ 12	\$ 30	\$ 12	\$ 91
Auto Loans	PD367	\$ 1,489	\$ 1,164	\$ 1,226	\$ 907	\$ 1,402
Mobile Home Loans	PD369	\$ 969	\$ 939	\$ 934	\$ 956	\$ 1,311
Credit Cards	PD371	\$ 5	\$ 0	\$ 0	\$ 14	\$ 0
Other	PD380	\$ 1,494	\$ 976	\$ 731	\$ 652	\$ 793
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 162	\$ 1,636	\$ 1,030	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 1,723	\$ 748	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,107	\$ 580	\$ 789	\$ 458	\$ 296
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 688	\$ 453	\$ 555	\$ 104	\$ 145
Rebooked GNMA's Incl in PD395	PD397	\$ 227	\$ 53	\$ 111	\$ 269	\$ 42

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,025,104	\$ 1,085,530	\$ 1,122,335	\$ 1,138,539	\$ 907,374
90% up to 100% LTV	LD110	\$ 926,769	\$ 986,665	\$ 1,012,406	\$ 1,028,880	\$ 821,002
100% and greater LTV	LD120	\$ 98,335	\$ 98,865	\$ 109,929	\$ 109,659	\$ 86,372
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 59,027	\$ 47,676	\$ 47,834	\$ 59,356	\$ 69,607
Past Due and Still Accruing - Total	SUB5240	\$ 34,616	\$ 25,208	\$ 25,484	\$ 32,915	\$ 37,317

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 28,851	\$ 19,790	\$ 19,959	\$ 26,990	\$ 30,183
90% up to 100% LTV	LD210	\$ 26,358	\$ 16,024	\$ 18,598	\$ 24,995	\$ 28,279
100% and greater LTV	LD220	\$ 2,493	\$ 3,766	\$ 1,361	\$ 1,995	\$ 1,904
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 5,765	\$ 5,418	\$ 5,525	\$ 5,925	\$ 7,134
90% up to 100% LTV	LD230	\$ 5,103	\$ 5,049	\$ 5,247	\$ 5,220	\$ 6,511
100% and greater LTV	LD240	\$ 662	\$ 369	\$ 278	\$ 705	\$ 623
Nonaccrual - Total	SUB5230	\$ 24,411	\$ 22,468	\$ 22,350	\$ 26,441	\$ 32,290
90% up to 100% LTV	LD250	\$ 15,205	\$ 16,575	\$ 15,272	\$ 22,158	\$ 27,795
100% and greater LTV	LD260	\$ 9,206	\$ 5,893	\$ 7,078	\$ 4,283	\$ 4,495
Net Charge-offs - Total	SUB5300	\$ 1,618	\$ 1,280	\$ 579	\$ 1,353	\$ 1,867
90% up to 100% LTV	LD310	\$ 1,498	\$ 879	\$ 600	\$ 1,223	\$ 1,610
100% and greater LTV	LD320	\$ 120	\$ 401	\$ - 21	\$ 130	\$ 257
Purchases - Total	SUB5320	\$ 1,471	\$ 1,575	\$ 1,541	\$ 2,323	\$ 5,248
90% up to 100% LTV	LD410	\$ 1,458	\$ 1,458	\$ 1,541	\$ 2,251	\$ 5,248
100% and greater LTV	LD420	\$ 13	\$ 117	\$ 0	\$ 72	\$ 0
Originations - Total	SUB5330	\$ 8,343	\$ 10,424	\$ 22,202	\$ 48,574	\$ 37,815
90% up to 100% LTV	LD430	\$ 6,407	\$ 9,239	\$ 18,502	\$ 43,982	\$ 33,967
100% and greater LTV	LD440	\$ 1,936	\$ 1,185	\$ 3,700	\$ 4,592	\$ 3,848
Sales - Total	SUB5340	\$ 0	\$ 200	\$ 0	\$ 246	\$ 458
90% up to 100% LTV	LD450	\$ 0	\$ 200	\$ 0	\$ 0	\$ 458
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 246	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 266,789	\$ 278,712	\$ 282,578	\$ 288,444	\$ 301,718
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 275,713	\$ 250,819	\$ 243,979	\$ 254,458	\$ 327,081
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 4,104,321	\$ 4,173,441	\$ 4,100,844	\$ 3,995,158	\$ 3,937,918
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 14	\$ 14	\$ 16	\$ 17
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 27,303	\$ 28,366	\$ 443	\$ 442	\$ 499
Total Capitalized Negative Amortization	LD650	\$ 7	\$ 8	\$ 7	\$ 7	\$ 6

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,519,490	\$ 1,994,155	\$ 2,248,861	\$ 2,066,843	\$ 2,195,758
Mortgage Construction Loans	CC105	\$ 1,322,624	\$ 1,735,612	\$ 1,951,981	\$ 1,696,217	\$ 1,727,540
Other Mortgage Loans	CC115	\$ 196,866	\$ 258,543	\$ 296,880	\$ 370,626	\$ 468,218
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 286,184	\$ 348,495	\$ 833,997	\$ 697,202	\$ 756,802
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,208,551	\$ 1,156,605	\$ 1,522,971	\$ 2,026,045	\$ 1,478,303
1-4 Dwelling Units	CC280	\$ 506,186	\$ 388,408	\$ 642,475	\$ 808,796	\$ 512,885
Multifamily (5 or more) Dwelling Units	CC290	\$ 322,646	\$ 320,670	\$ 325,147	\$ 337,547	\$ 314,085
All Other Real Estate	CC300	\$ 379,719	\$ 447,527	\$ 555,349	\$ 879,702	\$ 651,333
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 315,665	\$ 525,546	\$ 1,344,974	\$ 1,111,511	\$ 1,219,922
Commitments Outstanding to Purchase Loans	CC320	\$ 624	\$ 0	\$ 2,760	\$ 497	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 53,288	\$ 33,381	\$ 61,726	\$ 54,124	\$ 72,171
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 400,480	\$ 15,917	\$ 56,499	\$ 230,588	\$ 63,362
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,220,109	\$ 332,405	\$ 431,138	\$ 1,173,872	\$ 678,515
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 690	\$ 4,100	\$ 925	\$ 2,534	\$ 250
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 14,499,124	\$ 15,776,186	\$ 15,779,212	\$ 15,938,462	\$ 17,062,301
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 5,405,362	\$ 5,642,019	\$ 5,452,477	\$ 5,135,850	\$ 4,855,355
Commercial Lines	CC420	\$ 8,728,547	\$ 9,771,944	\$ 9,970,777	\$ 10,450,755	\$ 11,796,877
Open-End Consumer Lines - Credit Cards	CC423	\$ 48,485	\$ 46,953	\$ 44,272	\$ 40,728	\$ 41,022
Open-End Consumer Lines - Other	CC425	\$ 316,730	\$ 315,270	\$ 311,686	\$ 311,129	\$ 369,047
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,935,707	\$ 5,106,648	\$ 5,206,602	\$ 5,200,332	\$ 4,782,584
Commercial	CC430	\$ 24,529	\$ 33,168	\$ 28,496	\$ 31,954	\$ 43,309
Standby, Not Included on CC465 or CC468	CC435	\$ 4,911,178	\$ 5,073,480	\$ 5,178,106	\$ 5,168,378	\$ 4,739,275
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 17,554,022	\$ 17,519,559	\$ 16,989,709	\$ 16,538,525	\$ 15,866,715
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 1,860	\$ 2,321	\$ 2,684	\$ 6,069	\$ 6,027
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,022,617	\$ 340,088	\$ 343,307	\$ 334,007	\$ 338,635
Other Contingent Liabilities	CC480	\$ 661,671	\$ 878,597	\$ 1,066,350	\$ 1,313,872	\$ 1,082,548
Contingent Assets	CC490	\$ 496,187	\$ 615,628	\$ 712,083	\$ 804,301	\$ 699,137

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 406,476	\$ 1,191,056	\$ 1,119,863	\$ 427,539	\$ 714,942
Sales	CF145	\$ 268,997	\$ 4,625,956	\$ 50,682	\$ 101,774	\$ 57,809
Other Balance Changes	CF148	\$- 280,463	\$- 313,737	\$- 540,168	\$- 460,252	\$- 179,602
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 109,674	\$ 71,906	\$ 89,271	\$ 206,627	\$ 104,700
Sales	CF155	\$ 0	\$ 492,071	\$ 19,251	\$ 246,837	\$ 399,939
Other Balance Changes	CF158	\$- 237,192	\$- 157,376	\$- 159,132	\$- 153,634	\$- 77,710
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 516,150	\$ 1,262,962	\$ 1,209,134	\$ 634,166	\$ 819,642
Sales - Total	SUB3821	\$ 268,997	\$ 5,118,027	\$ 69,933	\$ 348,611	\$ 457,748
Net Purchases - Total	SUB3826	\$ 247,153	\$- 3,855,065	\$ 1,139,201	\$ 285,555	\$ 361,894
Mortgage Loans Disbursed - Total	SUB3831	\$ 4,217,502	\$ 5,178,147	\$ 5,609,786	\$ 5,354,630	\$ 4,345,994
Construction Loans - Total	SUB3840	\$ 516,110	\$ 543,503	\$ 696,557	\$ 660,401	\$ 854,442
1-4 Dwelling Units	CF190	\$ 154,452	\$ 170,761	\$ 212,546	\$ 190,494	\$ 275,097
Multifamily (5 or more) Dwelling Units	CF200	\$ 64,535	\$ 64,830	\$ 95,430	\$ 90,358	\$ 116,500
Nonresidential	CF210	\$ 297,123	\$ 307,912	\$ 388,581	\$ 379,549	\$ 462,845
Permanent Loans - Total	SUB3851	\$ 3,701,392	\$ 4,634,644	\$ 4,913,229	\$ 4,694,229	\$ 3,491,552
1-4 Dwelling Units	CF225	\$ 2,546,583	\$ 3,128,178	\$ 2,573,645	\$ 2,356,073	\$ 1,820,769
Home Equity and Junior Liens	CF226	\$ 536,901	\$ 707,602	\$ 803,588	\$ 476,513	\$ 402,343
Multifamily (5 or more) Dwelling Units	CF245	\$ 509,321	\$ 873,004	\$ 1,429,148	\$ 1,320,987	\$ 803,350
Nonresidential (Except Land)	CF260	\$ 618,151	\$ 599,774	\$ 866,168	\$ 964,336	\$ 813,403
Land	CF270	\$ 27,337	\$ 33,688	\$ 44,268	\$ 52,833	\$ 54,030
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 129,892	\$ 150,512	\$ 138,770	\$ 128,471	\$ 153,563
1-4 Dwelling Units	CF280	\$ 40,576	\$ 82,038	\$ 72,436	\$ 87,813	\$ 103,514
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 180	\$ 10,761	\$ 8,946	\$ 2,189	\$ 417
Home Equity and Junior Liens	CF282	\$ 14,061	\$ 12,039	\$ 13,921	\$ 12,052	\$ 14,738
Multifamily (5 or more) Dwelling Units	CF290	\$ 87,000	\$ 51,404	\$ 54,303	\$ 36,568	\$ 36,038
Nonresidential	CF300	\$ 2,316	\$ 17,070	\$ 12,031	\$ 4,090	\$ 14,011
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,246,613	\$ 1,213,452	\$ 2,947,295	\$ 2,004,542	\$ 1,958,796
1-4 Dwelling Units	CF310	\$ 550,687	\$ 707,545	\$ 2,053,638	\$ 1,029,828	\$ 1,290,160
Home Equity and Junior Liens	CF311	\$ 1,025	\$ 1,825	\$ 1,655	\$ 2,820	\$ 5,273

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 688,137	\$ 493,350	\$ 886,387	\$ 971,117	\$ 454,644
Nonresidential	CF330	\$ 7,789	\$ 12,557	\$ 7,270	\$ 3,597	\$ 213,992
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,116,721	\$- 1,062,940	\$- 2,808,525	\$- 1,876,071	\$- 1,805,233
Memo - Refinancing Loans	CF361	\$ 321,154	\$ 328,967	\$ 867,237	\$ 849,570	\$ 513,853
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 7,421,401	\$ 7,965,747	\$ 9,647,780	\$ 10,325,945	\$ 10,855,157
Sales	CF395	\$ 6,081	\$ 76,381	\$ 5,508	\$ 12,681	\$ 428
Consumer:						
Closed or Purchased	CF400	\$ 386,522	\$ 579,864	\$ 583,681	\$ 897,713	\$ 1,260,939
Sales	CF405	\$ 99,013	\$ 45,951	\$ 45,584	\$ 67,134	\$ 27,586
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 7,807,923	\$ 8,545,611	\$ 10,231,461	\$ 11,223,658	\$ 12,116,096
Nonmortgage Loans - Sales - Total	SUB3915	\$ 105,094	\$ 122,332	\$ 51,092	\$ 79,815	\$ 28,014
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,702,829	\$ 8,423,279	\$ 10,180,369	\$ 11,143,843	\$ 12,088,082
Deposits:						
Interest Credited to Deposits	CF430	\$ 284,196	\$ 277,475	\$ 347,739	\$ 437,726	\$ 512,755

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 4,410,530	\$ 2,865,087	\$ 2,588,396	\$ 2,981,740	\$ 4,172,597
Fully Insured	DI100	\$ 4,152,771	\$ 2,555,267	\$ 2,253,201	\$ 2,608,372	\$ 3,643,439
Other	DI110	\$ 257,759	\$ 309,820	\$ 335,195	\$ 373,368	\$ 529,158
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 36,513,355	\$ 34,558,123	\$ 33,663,090	\$ 34,250,072	\$ 34,710,403
Greater than \$100,000	DI130	\$ 20,579,676	\$ 18,259,323	\$ 24,220,737	\$ 23,720,889	\$ 23,813,446
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	5,070,385	4,493,195	4,364,380	4,401,636	4,988,707
Greater than \$100,000	DI160	81,385	68,933	76,451	78,643	77,866
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 2,805,800	\$ 2,710,385	\$ 2,662,578	\$ 2,720,872	\$ 2,727,583
Greater than \$250,000	DI175	\$ 107,179	\$ 98,902	\$ 107,212	\$ 105,272	\$ 105,372
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	231,821	235,620	240,044	244,645	249,492
Greater than \$250,000	DI185	301	248	268	263	260

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	5,383,892	4,797,996	4,681,143	4,725,187	5,316,325
IRA/Keogh Accounts	DI200	\$ 2,844,160	\$ 2,708,558	\$ 2,700,914	\$ 2,760,419	\$ 2,768,217
Uninsured Deposits	DI210	\$ 12,233,041	\$ 11,172,301	\$ 16,500,327	\$ 15,743,331	\$ 15,933,887
Preferred Deposits	DI220	\$ 1,324,192	\$ 1,637,124	\$ 1,753,556	\$ 1,789,268	\$ 2,077,885
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 7,646,287	\$ 7,732,923	\$ 8,994,058	\$ 8,877,472	\$ 8,072,459
Money Market Deposit Accounts	DI320	\$ 23,669,447	\$ 22,985,317	\$ 26,705,491	\$ 24,790,391	\$ 25,137,958
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 6,187,277	\$ 6,579,854	\$ 7,010,543	\$ 6,928,880	\$ 6,737,334
Time Deposits	DI340	\$ 22,656,497	\$ 18,582,115	\$ 17,943,525	\$ 20,200,352	\$ 21,409,057
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 5,614,897	\$ 4,097,861	\$ 4,298,608	\$ 5,270,862	\$ 5,971,173
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 595,671	\$ 498,218	\$ 521,823	\$ 502,842	\$ 317,260
Non-Interest-Bearing Demand Deposits	DI610	\$ 7,420,887	\$ 7,723,620	\$ 8,689,057	\$ 8,031,425	\$ 7,800,435
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 60,882,074	\$ 56,782,460	\$ 61,611,112	\$ 61,645,393	\$ 5,486,818
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 876,303	\$ 1,155,056	\$ 1,842,965	\$ 2,087,331	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 876,303	\$ 1,155,056	\$ 1,842,788	\$ 2,039,185	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 52,276,898	\$ 53,896,929	\$ 55,623,500	\$ 55,931,597	\$ 5,135,175
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 902,534	\$ 1,674,428	\$ 1,725,493	\$ 1,764,570	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 902,534	\$ 1,674,428	\$ 1,725,493	\$ 1,764,570	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 5,539,573	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 4,062	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	14,627	15,124	15,286	15,293	15,255
Financial Assets Held for Trading Purposes	SI375	\$ 73,750	\$ 20,885	\$ 56,282	\$ 57,709	\$ 86,142
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 954,423	\$ 407,927	\$ 584,111	\$ 1,056,192	\$ 101,395
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 466,274	\$ 108,177	\$ 101,563	\$ 239,302	\$ 0
Available-for-Sale Securities	SI385	\$ 11,891,480	\$ 11,201,305	\$ 13,743,100	\$ 13,481,518	\$ 14,383,074
Assets Held for Sale	SI387	\$ 791,260	\$ 643,228	\$ 647,702	\$ 943,632	\$ 758,059
Loans Serviced for Others	SI390	\$ 29,585,189	\$ 29,043,623	\$ 28,680,689	\$ 26,849,682	\$ 26,252,598
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 2,869	\$ 2,869	\$ 3,233	\$ 7,741	\$ 7,699
Other Residual Interests	SI404	\$ 52,305	\$ 53,417	\$ 55,244	\$ 56,205	\$ 73,990
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.17%	86.55%	86.47%	86.44%	86.49%
Second month of Qtr	SI582	87.32%	86.65%	86.13%	86.55%	86.52%
Third month of Qtr	SI583	87.28%	86.54%	86.34%	86.51%	86.47%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	88.43%	92.35%	96.93%	84.95%	87.83%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,038,690	\$ 1,296,414	\$ 1,258,200	\$ 1,523,250	\$ 556,963
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 86,966	\$ 88,569	\$ 90,224	\$ 90,377	\$ 83,932
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	69	70	73	72	73
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 10,303,291	\$ 10,581,315	\$ 10,395,927	\$ 10,757,613	\$ 12,486,126
Net Income (Loss) (SO91)	SI610	\$ 141,207	\$ - 972,508	\$ 163,066	\$ 136,098	\$ - 1,563,194
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 2,000	\$ 6,900	\$ 37,700	\$ 42,678
Stock Issued	SI640	\$ 0	\$ 0	\$ 32,800	\$ 1	\$ 25
Stock Retired	SI650	\$ 0	\$ 71	\$ 805	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 7,700	\$ 802,476	\$ 337	\$ 5,278	\$ 1,433

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$- 20
Other Comprehensive Income	SI662	\$- 319,053	\$ 57,622	\$- 2,502	\$- 426,338	\$- 118,479
Prior Period Adjustments	SI668	\$ 23	\$ 484	\$ 450	\$- 39,238	\$- 6,247
Other Adjustments	SI671	\$ 503	\$- 813	\$- 1,061	\$ 214	\$ 647
Ending Equity Capital (SC80)	SI680	\$ 10,133,671	\$ 10,466,505	\$ 10,581,312	\$ 10,395,928	\$ 10,757,613
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 3,406	\$ 6,676	\$ 11,333	\$ 11,563	\$ 7,976
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,188	\$ 843	\$ 771	\$ 775	\$ 748
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 11,709	\$ 12,815	\$ 13,221	\$ 13,335	\$ 13,447
Average Balance Sheet Data						
Total Assets	SI870	\$ 93,467,789	\$ 95,893,241	\$ 98,172,564	\$ 102,752,315	\$ 102,298,128
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 7,778,281	\$ 5,453,441	\$ 5,965,210	\$ 10,066,785	\$ 9,599,307
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 52,833,910	\$ 56,508,145	\$ 57,410,535	\$ 56,866,050	\$ 56,501,123
Nonmortgage Loans	SI885	\$ 21,161,201	\$ 22,259,289	\$ 23,113,475	\$ 23,344,618	\$ 22,777,597
Deposits and Excrows	SI890	\$ 50,682,263	\$ 52,068,788	\$ 53,789,717	\$ 53,851,030	\$ 55,002,359
Total Borrowings	SI895	\$ 23,951,056	\$ 24,996,235	\$ 25,063,425	\$ 29,669,151	\$ 26,593,211

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	2	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	29	29	29	27	25

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 191,551,353	\$ 213,722,853	\$ 244,195,979	\$ 231,279,829	\$ 251,892,385
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 1,130,620	\$ 1,351,435	\$ 1,364,286	\$ 1,442,400	\$ 1,378,501
Personal Trust and Agency Accounts	FS210	\$ 359,622	\$ 436,688	\$ 419,694	\$ 434,305	\$ 448,293
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 99,538	\$ 122,998	\$ 130,258	\$ 132,105	\$ 137,855
Employee Benefit - Defined Contribution	FS220	\$ 26,270	\$ 35,069	\$ 39,656	\$ 41,931	\$ 44,464
Employee Benefit - Defined Benefit	FS230	\$ 26,850	\$ 29,357	\$ 30,378	\$ 28,524	\$ 29,465
Other Retirement Accounts	FS240	\$ 46,418	\$ 58,572	\$ 60,224	\$ 61,650	\$ 63,926
Corporate Trust and Agency Accounts	FS250	\$ 95,521	\$ 95,860	\$ 100,392	\$ 102,857	\$ 106,279
Investment Management Agency Accounts	FS260	\$ 435,521	\$ 552,441	\$ 571,734	\$ 628,318	\$ 580,096
Other Fiduciary Accounts	FS270	\$ 140,418	\$ 143,448	\$ 142,208	\$ 144,815	\$ 105,978
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 14,834,737	\$ 17,267,747	\$ 18,786,987	\$ 18,731,295	\$ 19,878,173
Personal Trust and Agency Accounts	FS211	\$ 193,868	\$ 240,891	\$ 295,374	\$ 270,019	\$ 290,292
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 14,604,097	\$ 16,984,648	\$ 18,444,713	\$ 18,417,162	\$ 19,542,827
Employee Benefit - Defined Contribution	FS221	\$ 2,175,034	\$ 2,725,250	\$ 3,065,636	\$ 3,112,181	\$ 3,382,503
Employee Benefit - Defined Benefit	FS231	\$ 10,991,365	\$ 12,538,316	\$ 13,457,097	\$ 13,460,184	\$ 14,180,909
Other Retirement Accounts	FS241	\$ 1,437,698	\$ 1,721,082	\$ 1,921,980	\$ 1,844,797	\$ 1,979,415
Corporate Trust and Agency Accounts	FS251	\$ 36,771	\$ 41,895	\$ 46,900	\$ 44,114	\$ 45,054
Other Fiduciary Accounts	FS271	\$ 1	\$ 313	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 175,585,996	\$ 195,103,671	\$ 224,044,706	\$ 211,106,134	\$ 230,635,711
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	1,549	1,787	1,794	1,794	1,717
Personal Trust and Agency Accounts	FS212	915	1,014	999	986	975
Retirement-related Trust and Agency Accounts - Total	SUB6120	186	222	221	222	215
Employee Benefit - Defined Contribution	FS222	31	32	35	37	36

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	7	7	7	6	6
Other Retirement Accounts	FS242	148	183	179	179	173
Corporate Trust and Agency Accounts	FS252	30	29	31	32	30
Investment Management Agency Accounts	FS262	410	515	536	547	493
Other Fiduciary Accounts	FS272	8	7	7	7	4
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	11,319	11,394	11,527	11,500	11,563
Personal Trust and Agency Accounts	FS213	414	431	436	420	417
Retirement-related Trust and Agency Accounts - Total	SUB6130	10,878	10,936	11,068	11,050	11,116
Employee Benefit - Defined Contribution	FS223	6,863	6,907	7,022	6,985	7,018
Employee Benefit - Defined Benefit	FS233	2,007	1,985	1,979	1,969	1,983
Other Retirement Accounts	FS243	2,008	2,044	2,067	2,096	2,115
Corporate Trust and Agency Accounts	FS253	24	23	21	28	28
Other Fiduciary Accounts	FS273	3	4	2	2	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	193,937	195,768	197,699	196,278	195,497
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 164,673	\$ 127,376	\$ 84,436	\$ 42,273	\$ 166,287
Personal Trust and Agency Accounts	FS310	\$ 3,068	\$ 2,564	\$ 1,514	\$ 885	\$ 2,818
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 13,500	\$ 10,590	\$ 7,016	\$ 3,595	\$ 13,271
Employee Benefit - Defined Contribution	FS320	\$ 2,705	\$ 2,192	\$ 1,473	\$ 768	\$ 2,948
Employee Benefit - Defined Benefit	FS330	\$ 9,030	\$ 7,009	\$ 4,620	\$ 2,371	\$ 8,497
Other Retirement Accounts	FS340	\$ 1,765	\$ 1,389	\$ 923	\$ 456	\$ 1,826
Corporate Trust and Agency Accounts	FS350	\$ 253	\$ 192	\$ 126	\$ 48	\$ 208
Investment Management Agency Accounts	FS360	\$ 3,025	\$ 2,452	\$ 1,808	\$ 848	\$ 3,765
Other Fiduciary Accounts	FS370	\$ 73	\$ 54	\$ 35	\$ 18	\$ 66
Custody and Safekeeping Accounts	FS380	\$ 142,912	\$ 110,306	\$ 73,142	\$ 36,432	\$ 145,303
Other Fiduciary and Related Services	FS390	\$ 1,842	\$ 1,218	\$ 795	\$ 447	\$ 856
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 9,524	\$ 839	\$ 555	\$ 365	\$ 7,991
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 225	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 21	\$ 84
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 154,924	\$ 126,537	\$ 83,881	\$ 41,929	\$ 158,380
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 359,622	\$ 197,960	\$ 201,429	\$ 199,125	\$ 448,293

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 1,229	\$- 30	\$- 18	\$ 289	\$ 743
Interest-Bearing Deposits	FS415	\$ 1,043	\$ 5,394	\$ 4,625	\$ 5,259	\$ 4,538
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 30,043	\$ 8,505	\$ 9,252	\$ 8,479	\$ 48,817
State, County and Municipal Obligations	FS425	\$ 43,967	\$ 22,675	\$ 15,327	\$ 9,362	\$ 27,112
Money Market Mutual Funds	FS430	\$ 74,079	\$ 8,171	\$ 8,742	\$ 10,716	\$ 47,014
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 8,895	\$ 4,804	\$ 3,712	\$ 3,034	\$ 5,578
Common and Preferred Stock	FS445	\$ 179,205	\$ 137,192	\$ 147,156	\$ 149,563	\$ 294,666
Real Estate Mortgages	FS450	\$ 633	\$ 456	\$ 456	\$ 456	\$ 638
Real Estate	FS455	\$ 10,162	\$ 1,715	\$ 2,318	\$ 2,636	\$ 7,112
Miscellaneous Assets	FS460	\$ 10,366	\$ 9,078	\$ 9,859	\$ 9,331	\$ 12,075
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 178	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 178	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 10,133,675	\$ 10,466,511	\$ 10,581,321	\$ 10,395,931	\$ 10,757,617
Equity Capital Deductions - Total	SUB1631	\$ 4,430,392	\$ 4,366,336	\$ 3,946,561	\$ 3,965,618	\$ 4,022,788
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,052	\$ 2,071	\$ 2,104	\$ 2,086	\$ 2,128
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,416,561	\$ 3,685,166	\$ 3,704,212	\$ 3,725,451	\$ 3,782,102
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 1,011,779	\$ 679,099	\$ 240,245	\$ 238,081	\$ 238,558
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 1,132,562	\$ 847,097	\$ 877,475	\$ 887,632	\$ 476,046
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 951,076	\$ 685,943	\$ 717,756	\$ 728,136	\$ 316,726
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 147,587	\$ 147,232	\$ 146,879	\$ 146,526	\$ 146,174
Other	CCR195	\$ 33,899	\$ 13,922	\$ 12,840	\$ 12,970	\$ 13,146
Tier 1 (Core) Capital	CCR20	\$ 6,835,845	\$ 6,947,272	\$ 7,512,235	\$ 7,317,945	\$ 7,210,875

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 95,108,694	\$ 95,322,832	\$ 96,956,674	\$ 99,290,416	\$ 101,731,871
Asset Deductions - Total	SUB1651	\$ 4,416,849	\$ 4,366,334	\$ 4,036,569	\$ 4,062,319	\$ 4,126,663
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,166	\$ 2,195	\$ 2,239	\$ 2,252	\$ 2,268
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,402,561	\$ 3,685,166	\$ 3,794,233	\$ 3,822,188	\$ 3,885,749
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,011,668	\$ 678,973	\$ 240,097	\$ 237,879	\$ 238,646
Other	CCR275	\$ 454	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,099,678	\$ 813,200	\$ 852,432	\$ 676,540	\$ 230,830
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,086,295	\$ 805,473	\$ 847,550	\$ 671,826	\$ 226,060
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 13,383	\$ 7,727	\$ 4,882	\$ 4,714	\$ 4,770
Adjusted Total Assets	CCR25	\$ 91,791,523	\$ 91,769,698	\$ 93,772,537	\$ 95,904,637	\$ 97,836,038
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,601,430	\$ 3,599,817	\$ 3,672,646	\$ 3,764,178	\$ 3,843,035
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 6,835,845	\$ 6,947,272	\$ 7,512,235	\$ 7,317,945	\$ 7,210,875
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 526	\$ 1,205	\$ 2,441	\$ 4,728	\$ 7,524
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,490,737	\$ 1,490,021	\$ 1,549,192	\$ 1,081,901	\$ 1,180,511
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 882,539	\$ 895,323	\$ 916,875	\$ 873,379	\$ 811,025
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 2,373,802	\$ 2,386,549	\$ 2,468,508	\$ 1,960,008	\$ 1,999,060
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,373,802	\$ 2,386,549	\$ 2,468,508	\$ 1,960,008	\$ 1,999,060
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,314	\$ 2,303	\$ 2,235	\$ 1,805	\$ 1,805
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 267,840	\$ 273,938	\$ 276,125	\$ 268,135	\$ 259,730
Total Risk-Based Capital	CCR39	\$ 8,939,493	\$ 9,057,580	\$ 9,702,383	\$ 9,008,013	\$ 8,948,400
0% R/W Category - Cash	CCR400	\$ 558,922	\$ 500,075	\$ 532,453	\$ 539,111	\$ 620,544
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 486,910	\$ 485,588	\$ 471,024	\$ 470,944	\$ 2,493,726
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,389	\$ 1,387	\$ 1,587	\$ 1,686	\$ 1,686
0% R/W Category - Other	CCR415	\$ 2,818,326	\$ 1,588,622	\$ 27,418	\$ 879,052	\$ 2,022,150
0% R/W Category - Assets Total	CCR420	\$ 3,865,547	\$ 2,575,672	\$ 1,032,482	\$ 1,890,793	\$ 5,138,106
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 5,490,870	\$ 6,150,813	\$ 11,091,822	\$ 10,682,188	\$ 10,983,787
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,187,351	\$ 2,555,030	\$ 1,562,168	\$ 1,748,226	\$ 1,809,563
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,959,762	\$ 1,984,223	\$ 2,670,283	\$ 2,669,756	\$ 2,681,260
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 659,877	\$ 829,217	\$ 987,551	\$ 903,204	\$ 988,082
20% R/W Category - Other	CCR450	\$ 7,351,333	\$ 6,146,850	\$ 3,733,243	\$ 3,960,733	\$ 4,008,387
20% R/W Category - Assets Total	CCR455	\$ 17,649,193	\$ 17,666,133	\$ 20,045,067	\$ 19,964,107	\$ 20,471,079
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,529,837	\$ 3,533,228	\$ 4,009,013	\$ 3,992,821	\$ 4,094,215
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 18,397,379	\$ 19,047,570	\$ 19,105,905	\$ 19,913,233	\$ 20,065,578
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,040,879	\$ 637,450	\$ 768,017	\$ 528,302	\$ 675,576
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 27,894	\$ 18,913	\$ 1,082	\$ 1,205	\$ 1,417
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 65,167	\$ 39,455	\$ 61,081	\$ 61,737	\$ 144,265
50% R/W Category - Other	CCR480	\$ 661,084	\$ 308,766	\$ 333,013	\$ 497,802	\$ 312,035
50% R/W Category - Assets Total	CCR485	\$ 20,192,403	\$ 20,052,154	\$ 20,269,098	\$ 21,002,279	\$ 21,198,871
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,096,209	\$ 10,026,088	\$ 10,134,557	\$ 10,501,150	\$ 10,599,446
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 365,787	\$ 354,054	\$ 343,012	\$ 342,896	\$ 334,128
100% R/W Category - All Other Assets	CCR506	\$ 59,472,784	\$ 60,888,308	\$ 62,603,318	\$ 63,241,049	\$ 61,422,202
100% R/W Category - Assets Total	CCR510	\$ 59,838,571	\$ 61,242,362	\$ 62,946,330	\$ 63,583,945	\$ 61,756,330
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 59,838,571	\$ 61,242,362	\$ 62,946,330	\$ 63,583,945	\$ 61,756,330
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 303	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 3,788	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 101,546,017	\$ 101,536,321	\$ 104,292,977	\$ 106,441,124	\$ 108,564,386
Subtotal Risk-Weighted Assets	CCR75	\$ 73,468,397	\$ 74,801,670	\$ 77,089,894	\$ 78,077,908	\$ 76,449,984
Excess Allowances for Loan and Lease Losses	CCR530	\$ 159,288	\$ 99,186	\$ 3,206	\$ 328	\$ 406
Total Risk-Weighted Assets	CCR78	\$ 73,309,109	\$ 74,702,484	\$ 77,086,688	\$ 78,077,580	\$ 76,449,578
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 5,864,728	\$ 5,976,194	\$ 6,166,933	\$ 6,246,207	\$ 6,115,962
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.45%	7.57%	8.01%	7.63%	7.37%
Total Risk-Based Capital Ratio	CCR820	12.19%	12.12%	12.59%	11.54%	11.70%
Tier 1 Risk-Based Capital Ratio	CCR830	8.96%	8.93%	9.39%	9.03%	9.09%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.45%	7.57%	8.01%	7.63%	7.37%

*Note
Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.