

Office of Thrift Supervision  
Financial Reporting System  
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Industry Aggregate Report  
93042 - OTS-Regulated: Pennsylvania  
March 2009

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Description		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Number of Regulated Institutions</b>		38	39	42	42	42
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	1	3	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 14,064,796</b>	<b>\$ 11,607,230</b>	<b>\$ 9,489,969</b>	<b>\$ 6,482,832</b>	<b>\$ 7,791,886</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,078,882	\$ 1,085,752	\$ 2,651,867	\$ 1,355,324	\$ 2,153,529
Interest-Earning Deposits in FHLBs	SC112	\$ 319,468	\$ 222,123	\$ 268,319	\$ 299,261	\$ 404,008
Other Interest-Earning Deposits	SC118	\$ 5,316,980	\$ 78,899	\$ 136,168	\$ 85,591	\$ 87,456
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 91,996	\$ 2,830,155	\$ 82,854	\$ 84,781	\$ 240,081
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 4,872,404	\$ 5,211,965	\$ 4,117,267	\$ 518,536	\$ 719,121
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 163,348	\$ 61,048	\$ 102,617	\$ 743,367	\$ 849,569
State and Municipal Obligations	SC180	\$ 1,836,695	\$ 1,764,182	\$ 1,762,764	\$ 2,610,232	\$ 2,585,667
Securities Backed by Nonmortgage Loans	SC182	\$ 970	\$ 1,054	\$ 555	\$ 658	\$ 868
Other Investment Securities	SC185	\$ 350,849	\$ 318,449	\$ 332,667	\$ 739,498	\$ 703,343
Accrued Interest Receivable	SC191	\$ 33,204	\$ 33,603	\$ 34,891	\$ 45,584	\$ 48,244
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 5,266,264</b>	<b>\$ 5,509,584</b>	<b>\$ 5,971,124</b>	<b>\$ 10,317,847</b>	<b>\$ 9,879,583</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 5,266,264</b>	<b>\$ 5,509,584</b>	<b>\$ 5,971,124</b>	<b>\$ 10,317,847</b>	<b>\$ 9,879,583</b>
Pass-Through - Total	SUB0073	\$ 3,652,707	\$ 3,808,639	\$ 4,087,461	\$ 7,836,974	\$ 7,312,020
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,582,824	\$ 2,692,294	\$ 2,767,927	\$ 6,371,184	\$ 5,789,639
Other Pass-Through	SC215	\$ 1,069,883	\$ 1,116,345	\$ 1,319,534	\$ 1,465,790	\$ 1,522,381
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,586,908	\$ 1,673,228	\$ 1,855,451	\$ 2,431,830	\$ 2,521,100
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 333,996	\$ 306,354	\$ 248,649	\$ 728,511	\$ 725,821
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 124,032	\$ 127,472	\$ 105,219	\$ 108,375	\$ 119,358
Other	SC222	\$ 1,128,880	\$ 1,239,402	\$ 1,501,583	\$ 1,594,944	\$ 1,675,921
Accrued Interest Receivable	SC228	\$ 26,649	\$ 27,717	\$ 28,212	\$ 49,043	\$ 46,463

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 47,473,062</b>	<b>\$ 47,129,674</b>	<b>\$ 48,431,521</b>	<b>\$ 47,561,971</b>	<b>\$ 47,674,242</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 46,857,050</b>	<b>\$ 46,593,576</b>	<b>\$ 47,901,738</b>	<b>\$ 47,099,061</b>	<b>\$ 47,245,615</b>
Construction Loans - Total	SUB0100	\$ 2,969,112	\$ 2,848,818	\$ 2,907,546	\$ 2,844,377	\$ 2,709,441
Residential - Total	SUB0110	\$ 1,063,669	\$ 1,100,101	\$ 1,173,675	\$ 1,205,509	\$ 1,227,869
1-4 Dwelling Units	SC230	\$ 675,148	\$ 718,489	\$ 779,951	\$ 811,243	\$ 850,112
Multifamily (5 or more) Dwelling Units	SC235	\$ 388,521	\$ 381,612	\$ 393,724	\$ 394,266	\$ 377,757
Nonresidential Property	SC240	\$ 1,905,443	\$ 1,748,717	\$ 1,733,871	\$ 1,638,868	\$ 1,481,572
Permanent Loans - Total	SUB0121	\$ 44,347,344	\$ 44,117,242	\$ 45,350,593	\$ 44,550,586	\$ 44,792,738
Residential - Total	SUB0131	\$ 32,878,548	\$ 32,419,200	\$ 33,412,881	\$ 32,674,869	\$ 33,230,949
1-4 Dwelling Units - Total	SUB0141	\$ 27,791,195	\$ 27,392,001	\$ 27,959,630	\$ 27,441,337	\$ 28,358,936
Revolving Open-End Loans	SC251	\$ 4,400,754	\$ 4,174,164	\$ 3,970,878	\$ 3,582,308	\$ 3,142,896
All Other - First Liens	SC254	\$ 20,786,724	\$ 20,438,530	\$ 20,895,397	\$ 20,827,157	\$ 22,072,351
All Other - Junior Liens	SC255	\$ 2,603,717	\$ 2,779,307	\$ 3,093,355	\$ 3,031,872	\$ 3,143,689
Multifamily (5 or more) Dwelling Units	SC256	\$ 5,087,353	\$ 5,027,199	\$ 5,453,251	\$ 5,233,532	\$ 4,872,013
Nonresidential Property (Except Land)	SC260	\$ 10,943,318	\$ 11,165,115	\$ 11,364,839	\$ 11,311,412	\$ 10,987,957
Land	SC265	\$ 525,478	\$ 532,927	\$ 572,873	\$ 564,305	\$ 573,832
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 350,396	\$- 319,138	\$ 863,176	\$- 107,216	\$ 1,004,788
Accrued Interest Receivable	SC272	\$ 142,678	\$ 150,594	\$ 161,794	\$ 158,184	\$ 163,454
Advances for Taxes and Insurance	SC275	\$ 13,928	\$ 13,020	\$ 11,588	\$ 8,824	\$ 8,609
Allowance for Loan and Lease Losses	SC283	\$ 616,012	\$ 536,098	\$ 529,783	\$ 462,910	\$ 428,627
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 19,361,541</b>	<b>\$ 20,809,835</b>	<b>\$ 21,841,272</b>	<b>\$ 22,697,418</b>	<b>\$ 23,615,263</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 18,866,172</b>	<b>\$ 20,304,871</b>	<b>\$ 21,375,673</b>	<b>\$ 22,274,138</b>	<b>\$ 23,191,086</b>
Commercial Loans - Total	SC32	\$ 13,433,828	\$ 14,224,331	\$ 14,748,868	\$ 15,253,767	\$ 15,665,944
Secured	SC300	\$ 11,008,778	\$ 11,710,155	\$ 12,207,519	\$ 12,853,809	\$ 13,157,247
Unsecured	SC303	\$ 1,789,468	\$ 1,849,803	\$ 1,860,996	\$ 1,709,131	\$ 1,839,487
Lease Receivables	SC306	\$ 635,582	\$ 664,373	\$ 680,353	\$ 690,827	\$ 669,210
Consumer Loans - Total	SC35	\$ 5,841,793	\$ 6,480,652	\$ 6,980,828	\$ 7,335,055	\$ 7,824,530
Loans on Deposits	SC310	\$ 32,663	\$ 33,072	\$ 32,385	\$ 31,769	\$ 30,464
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,674	\$ 1,405	\$ 3,358	\$ 3,335	\$ 3,385
Education Loans	SC320	\$ 343,726	\$ 522,760	\$ 502,813	\$ 386,038	\$ 360,291
Auto Loans	SC323	\$ 4,823,614	\$ 5,255,676	\$ 5,751,959	\$ 6,206,001	\$ 6,709,495
Mobile Home Loans	SC326	\$ 54,456	\$ 56,497	\$ 58,923	\$ 59,477	\$ 61,235
Credit Cards	SC328	\$ 14,644	\$ 14,740	\$ 13,606	\$ 12,690	\$ 11,280

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Other, Including Lease Receivables	SC330	\$ 571,016	\$ 596,502	\$ 617,784	\$ 635,745	\$ 648,380
Accrued Interest Receivable	SC348	\$ 85,920	\$ 104,852	\$ 111,576	\$ 108,596	\$ 124,789
Allowance for Loan and Lease Losses	SC357	\$ 495,369	\$ 504,964	\$ 465,599	\$ 423,280	\$ 424,177
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 79,615</b>	<b>\$ 86,959</b>	<b>\$ 74,603</b>	<b>\$ 70,154</b>	<b>\$ 73,254</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 79,493</b>	<b>\$ 86,922</b>	<b>\$ 74,576</b>	<b>\$ 70,127</b>	<b>\$ 73,227</b>
Real Estate - Total	SUB0210	\$ 60,187	\$ 64,364	\$ 51,804	\$ 54,340	\$ 55,538
Construction	SC405	\$ 4,389	\$ 2,119	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 45,570	\$ 58,861	\$ 46,810	\$ 49,301	\$ 51,285
1-4 Dwelling Units	SC415	\$ 43,921	\$ 49,881	\$ 44,841	\$ 46,758	\$ 49,678
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,649	\$ 8,980	\$ 1,969	\$ 2,543	\$ 1,607
Nonresidential (Except Land)	SC426	\$ 5,486	\$ 1,195	\$ 1,446	\$ 2,119	\$ 1,890
Land	SC428	\$ 4,708	\$ 2,137	\$ 3,548	\$ 2,920	\$ 2,120
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 34	\$ 52	\$ 0	\$ 0	\$ 243
Other Repossessed Assets	SC430	\$ 19,428	\$ 22,595	\$ 22,799	\$ 15,814	\$ 17,716
General Valuation Allowances	SC441	\$ 122	\$ 37	\$ 27	\$ 27	\$ 27
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 2,414</b>	<b>\$ 2,441</b>	<b>\$ 2,468</b>	<b>\$ 2,494</b>	<b>\$ 2,517</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 1,006,420</b>	<b>\$ 1,010,976</b>	<b>\$ 1,263,415</b>	<b>\$ 1,231,238</b>	<b>\$ 1,279,138</b>
Federal Home Loan Bank Stock	SC510	\$ 810,021	\$ 815,759	\$ 1,067,528	\$ 1,035,628	\$ 1,087,789
Other	SC540	\$ 196,399	\$ 195,217	\$ 195,887	\$ 195,610	\$ 191,349
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 750,368</b>	<b>\$ 771,725</b>	<b>\$ 784,254</b>	<b>\$ 790,220</b>	<b>\$ 783,364</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 9,831,152</b>	<b>\$ 9,218,016</b>	<b>\$ 8,729,036</b>	<b>\$ 8,688,863</b>	<b>\$ 9,044,203</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 8,256,529</b>	<b>\$ 7,892,661</b>	<b>\$ 8,459,615</b>	<b>\$ 8,688,717</b>	<b>\$ 9,044,000</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 82,025	\$ 81,320	\$ 93,222	\$ 79,984	\$ 79,262
Other	SC625	\$ 1,940,396	\$ 1,926,981	\$ 1,909,119	\$ 1,906,003	\$ 1,891,379
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 117,692	\$ 133,325	\$ 188,826	\$ 188,026	\$ 153,047
Nonmortgage Loans	SC644	\$ 1,292	\$ 1,449	\$ 1,538	\$ 1,324	\$ 1,249
Goodwill & Other Intangible Assets	SC660	\$ 3,665,022	\$ 3,684,979	\$ 3,772,221	\$ 3,797,996	\$ 3,826,151
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 15,345	\$ 21,123	\$ 21,518	\$ 21,549	\$ 25,838
Other Assets	SC689	\$ 4,009,380	\$ 3,368,839	\$ 2,742,592	\$ 2,693,981	\$ 3,067,277
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	\$ 1,574,623	\$ 1,325,355	\$ 269,421	\$ 146	\$ 203
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 2,686,126</b>	<b>\$ 2,366,454</b>	<b>\$ 1,264,830</b>	<b>\$ 886,363</b>	<b>\$ 853,034</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 97,835,632</b>	<b>\$ 96,146,440</b>	<b>\$ 96,587,662</b>	<b>\$ 97,843,037</b>	<b>\$ 100,143,450</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 95,149,506</b>	<b>\$ 93,779,986</b>	<b>\$ 95,322,832</b>	<b>\$ 96,956,674</b>	<b>\$ 99,290,416</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 62,853,205</b>	<b>\$ 60,156,526</b>	<b>\$ 55,878,394</b>	<b>\$ 60,652,845</b>	<b>\$ 60,797,676</b>
Deposits	SC710	\$ 62,295,312	\$ 59,745,245	\$ 55,537,419	\$ 60,215,054	\$ 60,365,863
Escrows	SC712	\$ 561,525	\$ 414,256	\$ 342,791	\$ 438,564	\$ 431,234
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 3,632	\$- 2,975	\$- 1,816	\$- 773	\$ 579
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 19,804,907</b>	<b>\$ 22,482,167</b>	<b>\$ 27,416,413</b>	<b>\$ 23,958,099</b>	<b>\$ 26,034,128</b>
Advances from FHLBank	SC720	\$ 12,604,207	\$ 15,293,329	\$ 21,065,973	\$ 18,855,398	\$ 21,719,503
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,741,256	\$ 3,805,038	\$ 4,336,214	\$ 3,112,730	\$ 2,832,847
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,656,103	\$ 1,653,684	\$ 1,651,264	\$ 1,648,847	\$ 1,151,151
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,803,341	\$ 1,730,116	\$ 362,962	\$ 341,124	\$ 330,627
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 2,312,540</b>	<b>\$ 2,185,834</b>	<b>\$ 1,412,026</b>	<b>\$ 1,615,371</b>	<b>\$ 1,914,006</b>
Accrued Interest Payable - Deposits	SC763	\$ 72,603	\$ 60,139	\$ 64,386	\$ 61,273	\$ 99,336
Accrued Interest Payable - Other	SC766	\$ 151,925	\$ 151,779	\$ 175,473	\$ 166,351	\$ 162,047
Accrued Taxes	SC776	\$ 102,175	\$ 97,891	\$ 95,598	\$ 104,385	\$ 87,045
Accounts Payable	SC780	\$ 458,558	\$ 296,003	\$ 272,016	\$ 250,337	\$ 225,652
Deferred Income Taxes	SC790	\$ 4,468	\$ 3,740	\$ 2,465	\$ 3,426	\$ 8,665
Other Liabilities and Deferred Income	SC796	\$ 1,522,811	\$ 1,576,282	\$ 802,088	\$ 1,029,599	\$ 1,331,261
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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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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 84,970,652</b>	<b>\$ 84,824,527</b>	<b>\$ 84,706,833</b>	<b>\$ 86,226,315</b>	<b>\$ 88,745,810</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 12,247,790	\$ 10,458,885	\$ 10,631,724	\$ 9,829,279	\$ 9,796,109
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 18,879	\$ 18,887	\$ 18,893	\$ 18,893	\$ 1,544
Paid in Excess of Par	SC830	\$ 12,228,911	\$ 10,439,998	\$ 10,612,831	\$ 9,810,386	\$ 9,794,565
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 889,771</b>	<b>\$- 814,291</b>	<b>\$- 697,494</b>	<b>\$- 755,117</b>	<b>\$- 752,615</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 633,062	\$- 520,342	\$- 528,941	\$- 578,992	\$- 449,241
Gains (Losses) on Cash Flow Hedges	SC865	\$- 222,578	\$- 258,814	\$- 157,278	\$- 163,285	\$- 290,404
Other	SC870	\$- 34,131	\$- 35,135	\$- 11,275	\$- 12,840	\$- 12,970
Retained Earnings	SC880	\$- 1,319,246	\$- 829,065	\$ 542,511	\$ 1,515,956	\$ 1,360,405
Other Components of Equity Capital	SC891	\$- 9,692	\$- 9,915	\$- 10,230	\$- 8,797	\$- 7,968
<b>Total Savings Association Equity Capital</b>	<b>SC80</b>	<b>\$ 10,029,081</b>	<b>\$ 8,805,614</b>	<b>\$ 10,466,511</b>	<b>\$ 10,581,321</b>	<b>\$ 10,395,931</b>
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 149,777	\$ 149,840	\$ 149,488	\$ 149,032	\$ 148,675
<b>Total Equity Capital</b>	<b>SC84</b>	<b>\$ 10,178,858</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Liabilities and Equity Capital</b>	<b>SC90</b>	<b>\$ 95,149,510</b>	<b>\$ 93,779,981</b>	<b>\$ 95,322,832</b>	<b>\$ 96,956,668</b>	<b>\$ 99,290,416</b>

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## Other Codes As of Mar 2009

### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	14	\$ 7,152
4	Net deferred tax assets	23	\$ 1,894,472
6	Prepaid deposit insurance premiums	5	\$ 115
7	Prepaid expenses	29	\$ 8,381
8	Deposits for utilities and other services	1	\$ 508
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 33
14	Other noninterest-bearing short-term accounts recv	12	\$ 889,076
20	F/V of all derivative instru. reportable as assets	1	\$ 471,733
22	Unapplied loan disbursements	1	\$ 251
99	Other	17	\$ 24,664

### Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 403
7	Deferred gains from the sale of real estate	1	\$ 142
10	Amounts due brokers for unsettled transactions	1	\$ 27
11	The liability recorded for post-retirement benefit	12	\$ 13,418
14	Unapplied loan payments received	5	\$ 142,446
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 419
20	F/V of all derivative instru. reportable as liab.	1	\$ 761,580
21	Liabilities for credit losses on OBS credit exposures	3	\$ 184,810
99	Other	28	\$ 7,549

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 970,517</b>	<b>\$ 1,099,373</b>	<b>\$ 1,184,857</b>	<b>\$ 1,220,752</b>	<b>\$ 1,298,184</b>
Deposits and Investment Securities	SO115	\$ 54,417	\$ 60,093	\$ 58,904	\$ 69,782	\$ 84,544
Mortgage-Backed Securities	SO125	\$ 76,080	\$ 79,397	\$ 122,928	\$ 136,628	\$ 136,433
Mortgage Loans	SO141	\$ 587,376	\$ 651,693	\$ 675,142	\$ 666,183	\$ 692,097
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 2,493	\$ 4,176	\$ 4,245	\$ 6,151	\$ 4,908
Nonmortgage Loans - Total	SUB0950	\$ 246,220	\$ 299,544	\$ 319,260	\$ 337,169	\$ 375,372
Commercial Loans and Leases	SO160	\$ 145,860	\$ 187,090	\$ 197,604	\$ 209,982	\$ 236,351
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 1,424	\$ 2,090	\$ 1,817	\$ 2,264	\$ 1,947
Consumer Loans and Leases	SO171	\$ 100,360	\$ 112,454	\$ 121,656	\$ 127,187	\$ 139,021
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 2,507	\$ 2,380	\$ 2,561	\$ 2,575	\$ 2,883
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 324</b>	<b>\$ 634</b>	<b>\$ 9,373</b>	<b>\$ 7,344</b>	<b>\$ 10,442</b>
Federal Home Loan Bank Stock	SO181	\$ 320	\$ 627	\$ 9,373	\$ 7,344	\$ 10,441
Other	SO185	\$ 4	\$ 7	\$ 0	\$ 0	\$ 1
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 508,186</b>	<b>\$ 528,406</b>	<b>\$ 554,088</b>	<b>\$ 577,364</b>	<b>\$ 681,373</b>
Deposits	SO215	\$ 286,006	\$ 287,230	\$ 283,719	\$ 313,723	\$ 404,910
Escrows	SO225	\$ 197	\$ 233	\$ 196	\$ 247	\$ 235
Advances from FHLBank	SO230	\$ 175,180	\$ 188,978	\$ 226,799	\$ 225,326	\$ 236,601
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 26,183	\$ 29,055	\$ 27,410	\$ 21,226	\$ 15,711
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 20,620	\$ 22,910	\$ 15,964	\$ 16,842	\$ 23,916
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 462,655</b>	<b>\$ 571,601</b>	<b>\$ 640,142</b>	<b>\$ 650,732</b>	<b>\$ 627,253</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 512,541	\$ 555,733	\$ 941,977	\$ 138,074	\$ 150,871
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 49,886</b>	<b>\$ 15,868</b>	<b>\$- 301,835</b>	<b>\$ 512,658</b>	<b>\$ 476,382</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 54,718</b>	<b>\$ 154,235</b>	<b>\$- 363,926</b>	<b>\$ 255,767</b>	<b>\$ 232,129</b>
Mortgage Loan Servicing Fees	SO410	\$- 3,598	\$- 37,773	\$ 15,048	\$ 33,528	\$ 12,639
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 17,236	\$- 10,324	\$- 8,464	\$- 11,231	\$- 31,882

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Fees and Charges	SO420	\$ 163,540	\$ 178,570	\$ 187,970	\$ 187,356	\$ 176,904
Net Income (Loss) from Other - Total	SUB0451	\$- 24,903	\$- 7,571	\$- 588,772	\$ 17,419	\$ 34,717
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 42,171	\$- 8,540	\$- 576,608	\$ 20,393	\$ 33,921
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 80,619	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 4,366	\$- 3,177	\$- 3,515	\$- 4,779	\$- 2,539
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2	\$ 255	\$- 4,770	\$ 95	\$ 47
Sale of Securities Held-to-Maturity	SO467	\$ 2	\$ 1,002	\$ 7	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 60	\$ 35	\$ 293	\$ 143	\$ 115
Sale of Other Assets Held for Investment	SO477	\$- 242	\$- 61	\$- 136	\$ 1,272	\$- 365
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 21,816	\$ 2,915	\$- 4,043	\$ 295	\$ 3,538
Other Noninterest Income	SO488	\$ 17,534	\$ 31,333	\$ 30,292	\$ 28,695	\$ 39,751
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,071,514</b>	<b>\$ 1,630,115</b>	<b>\$ 821,811</b>	<b>\$ 553,267</b>	<b>\$ 529,045</b>
All Personnel Compensation and Expense	SO510	\$ 248,009	\$ 264,289	\$ 265,648	\$ 262,342	\$ 254,414
Legal Expense	SO520	\$ 3,356	\$ 6,076	\$ 4,107	\$ 4,827	\$ 2,781
Office Occupancy and Equipment Expense	SO530	\$ 127,764	\$ 134,005	\$ 129,656	\$ 127,425	\$ 130,114
Marketing and Other Professional Services	SO540	\$ 37,929	\$ 45,592	\$ 41,698	\$ 44,330	\$ 37,626
Loan Servicing Fees	SO550	\$ 724	\$ 865	\$ 1,840	\$ 1,994	\$ 936
Goodwill and Other Intangibles Expense	SO560	\$ 20,024	\$ 21,071	\$ 26,060	\$ 28,730	\$ 29,765
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 338,497	\$ 1,056,242	\$ 269,275	\$- 57	\$- 117
Other Noninterest Expense	SO580	\$ 295,211	\$ 101,975	\$ 83,527	\$ 83,676	\$ 73,526
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



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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 1,066,682</b>	<b>\$- 1,460,012</b>	<b>\$- 1,487,572</b>	<b>\$ 215,158</b>	<b>\$ 179,466</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 329,456</b>	<b>\$- 78,520</b>	<b>\$- 515,064</b>	<b>\$ 52,092</b>	<b>\$ 43,351</b>
Federal	SO710	\$- 330,845	\$- 43,725	\$- 513,368	\$ 50,441	\$ 41,856
State, Local & Other	SO720	\$ 1,389	\$- 34,795	\$- 1,696	\$ 1,651	\$ 1,495
<b>Income (Loss) Before Extraordinary Items</b>	<b>SO81</b>	<b>\$- 737,226</b>	<b>\$- 1,381,492</b>	<b>\$- 972,508</b>	<b>\$ 163,066</b>	<b>\$ 136,115</b>
<b>Extraordinary Items</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 17</b>
<b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b>	<b>SO88</b>	<b>\$- 737,226</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 5,250	N/A	N/A	N/A	N/A
<b>Net Income (Loss) Attributable to Savings Association</b>	<b>SO91</b>	<b>\$- 742,476</b>	<b>\$- 1,381,492</b>	<b>\$- 972,508</b>	<b>\$ 163,066</b>	<b>\$ 136,098</b>

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## Other Codes As of Mar 2009

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 3,814
5	Net income(loss) from real estate held for invest	1	\$ 22
6	Net income(loss)-equity invest in uncons sub org	2	\$- 6,723
7	Net income(loss) from leased property	4	\$ 70
9	Net income from data processing lease/services	2	\$ 103
11	Adjustments to prior periods	1	\$ 5
14	Interest Income from CNFIs reported on SC655	1	\$ 22
15	Income from corporate-owned life insurance	15	\$ 16,066
99	Other	21	\$ 505

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	16	\$ 25,135
2	OTS assessments	8	\$ 275
6	Supervisory examination fees	5	\$ 55
7	Office supplies, printing, and postage	24	\$ 3,710
8	Telephone, including data lines	8	\$ 206
9	Loan origination expense	4	\$ 168
10	ATM expense	12	\$ 569
12	Acquisition and organization costs	1	\$ 135,900
14	Losses from fraud	1	\$ 1,720
17	Charitable contributions	2	\$ 75
99	Other	28	\$ 78,555

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<b>Schedule SO --- Consolidated Statement of Operations</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 970,517</b>	<b>\$ 4,740,735</b>	<b>\$ 3,703,793</b>	<b>\$ 2,518,936</b>	<b>\$ 1,298,184</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 54,417	\$ 270,861	\$ 213,230	\$ 154,326	\$ 84,544
YTD - Mortgage-Backed Securities	Y_SO125	\$ 76,080	\$ 466,605	\$ 395,989	\$ 273,061	\$ 136,433
YTD - Mortgage Loans	Y_SO141	\$ 587,376	\$ 2,646,020	\$ 2,033,422	\$ 1,358,280	\$ 692,097
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,493	\$ 19,289	\$ 15,304	\$ 11,059	\$ 4,908
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 145,860	\$ 823,840	\$ 643,937	\$ 446,333	\$ 236,351
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 1,424	\$ 8,057	\$ 6,028	\$ 4,211	\$ 1,947
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 100,360	\$ 495,664	\$ 387,864	\$ 266,208	\$ 139,021
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 2,507	\$ 10,399	\$ 8,019	\$ 5,458	\$ 2,883
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 324</b>	<b>\$ 27,370</b>	<b>\$ 27,159</b>	<b>\$ 17,786</b>	<b>\$ 10,442</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 320	\$ 27,362	\$ 27,158	\$ 17,785	\$ 10,441
YTD - Other	Y_SO185	\$ 4	\$ 8	\$ 1	\$ 1	\$ 1
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 508,186</b>	<b>\$ 2,312,783</b>	<b>\$ 1,812,825</b>	<b>\$ 1,258,737</b>	<b>\$ 681,373</b>
YTD - Deposits	Y_SO215	\$ 286,006	\$ 1,272,427	\$ 1,002,352	\$ 718,633	\$ 404,910
YTD - Escrows	Y_SO225	\$ 197	\$ 907	\$ 678	\$ 482	\$ 235
YTD - Advances from FHLBank	Y_SO230	\$ 175,180	\$ 868,841	\$ 688,726	\$ 461,927	\$ 236,601
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 26,183	\$ 93,402	\$ 64,347	\$ 36,937	\$ 15,711
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 20,620	\$ 77,206	\$ 56,722	\$ 40,758	\$ 23,916
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 462,655</b>	<b>\$ 2,455,322</b>	<b>\$ 1,918,127</b>	<b>\$ 1,277,985</b>	<b>\$ 627,253</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 512,541	\$ 1,780,265	\$ 1,230,922	\$ 288,945	\$ 150,871
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$- 49,886</b>	<b>\$ 675,057</b>	<b>\$ 687,205</b>	<b>\$ 989,040</b>	<b>\$ 476,382</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 54,718</b>	<b>\$ 268,253</b>	<b>\$ 123,970</b>	<b>\$ 487,896</b>	<b>\$ 232,129</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 3,598	\$ 23,383	\$ 61,215	\$ 46,167	\$ 12,639
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 17,236	\$- 61,901	\$- 51,577	\$- 43,113	\$- 31,882

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 163,540	\$ 721,419	\$ 552,230	\$ 364,260	\$ 176,904
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 24,903	\$- 543,127	\$- 536,636	\$ 52,136	\$ 34,717
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 42,171	\$- 530,513	\$- 522,294	\$ 54,314	\$ 33,921
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 80,619	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 4,366	\$- 13,710	\$- 10,833	\$- 7,318	\$- 2,539
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 2	\$- 4,373	\$- 4,628	\$ 142	\$ 47
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 2	\$ 1,009	\$ 7	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 60	\$ 586	\$ 551	\$ 258	\$ 115
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 242	\$ 710	\$ 771	\$ 907	\$- 365
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 21,816	\$ 3,164	\$- 210	\$ 3,833	\$ 3,538
YTD - Other Noninterest Income	Y_SO488	\$ 17,534	\$ 128,479	\$ 98,738	\$ 68,446	\$ 39,751
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,071,514</b>	<b>\$ 3,487,686</b>	<b>\$ 1,904,123</b>	<b>\$ 1,082,312</b>	<b>\$ 529,045</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 248,009	\$ 1,024,221	\$ 782,404	\$ 516,756	\$ 254,414
YTD - Legal Expense	Y_SO520	\$ 3,356	\$ 15,437	\$ 11,715	\$ 7,608	\$ 2,781
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 127,764	\$ 512,564	\$ 387,195	\$ 257,539	\$ 130,114
YTD - Marketing and Other Professional Services	Y_SO540	\$ 37,929	\$ 163,201	\$ 123,654	\$ 81,956	\$ 37,626
YTD - Loan Servicing Fees	Y_SO550	\$ 724	\$ 5,635	\$ 4,770	\$ 2,930	\$ 936
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 20,024	\$ 103,870	\$ 84,555	\$ 58,495	\$ 29,765
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 338,497	\$ 1,325,343	\$ 269,101	\$- 174	\$- 117
YTD - Other Noninterest Expense	Y_SO580	\$ 295,211	\$ 337,415	\$ 240,729	\$ 157,202	\$ 73,526
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 1,066,682</b>	<b>\$- 2,544,376</b>	<b>\$- 1,092,948</b>	<b>\$ 394,624</b>	<b>\$ 179,466</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 329,456</b>	<b>\$- 495,938</b>	<b>\$- 419,621</b>	<b>\$ 95,443</b>	<b>\$ 43,351</b>
YTD - Federal	Y_SO710	\$- 330,845	\$- 462,593	\$- 421,071	\$ 92,297	\$ 41,856
YTD - State, Local, and Other	Y_SO720	\$ 1,389	\$- 33,345	\$ 1,450	\$ 3,146	\$ 1,495
<b>YTD - Income (Loss) Before Extraordinary Items</b>	<b>Y_SO81</b>	<b>\$- 737,226</b>	<b>\$- 2,048,438</b>	<b>\$- 673,327</b>	<b>\$ 299,181</b>	<b>\$ 136,115</b>
<b>YTD - Extraordinary Items</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 17</b>	<b>\$- 17</b>	<b>\$- 17</b>
<b>YTD - Net Income (Loss) Attrib to Savings Assoc &amp; Noncontrolling Interests</b>	<b>Y_SO88</b>	<b>\$- 737,226</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 80,619	N/A	N/A	N/A	N/A
<b>YTD - Net Income (Loss) Attributable to Savings Association</b>	<b>Y_SO91</b>	<b>\$- 742,476</b>	<b>\$- 2,048,438</b>	<b>\$- 673,344</b>	<b>\$ 299,164</b>	<b>\$ 136,098</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 2,366,454</b>	<b>\$ 1,248,000</b>	<b>\$ 886,368</b>	<b>\$ 853,035</b>	<b>\$ 784,401</b>
Net Provision for Loss	VA115	\$ 850,827	\$ 1,609,447	\$ 1,211,082	\$ 137,796	\$ 138,669
Transfers	VA125	\$- 186,083	\$- 297,763	\$- 638,539	\$- 11,876	\$- 2,957
Recoveries	VA135	\$ 28,870	\$ 28,964	\$ 32,194	\$ 28,959	\$ 28,105
Adjustments	VA145	\$- 107,610	\$- 8,392	\$- 25,735	\$- 11,666	\$ 5,300
Charge-offs	VA155	\$ 266,329	\$ 213,802	\$ 200,538	\$ 109,880	\$ 100,483
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 2,686,129</b>	<b>\$ 2,366,454</b>	<b>\$ 1,264,832</b>	<b>\$ 886,368</b>	<b>\$ 853,035</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 153,173</b>	<b>\$ 62,233</b>	<b>\$ 15,821</b>	<b>\$ 11,894</b>	<b>\$ 14,924</b>
Net Provision for Loss	VA118	\$ 211	\$ 2,528	\$ 170	\$ 221	\$ 12,085
Transfers	VA128	\$ 186,083	\$ 297,763	\$ 638,539	\$ 11,876	\$ 2,957
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 18	\$- 4
Charge-offs	VA158	\$ 13,040	\$ 209,351	\$ 592,295	\$ 8,188	\$ 18,068
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 326,427</b>	<b>\$ 153,173</b>	<b>\$ 62,235</b>	<b>\$ 15,821</b>	<b>\$ 11,894</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 2,519,627</b>	<b>\$ 1,310,233</b>	<b>\$ 902,189</b>	<b>\$ 864,929</b>	<b>\$ 799,325</b>
Net Provision for Loss	VA120	\$ 851,038	\$ 1,611,975	\$ 1,211,252	\$ 138,017	\$ 150,754
Recoveries	VA140	\$ 28,870	\$ 28,964	\$ 32,194	\$ 28,959	\$ 28,105
Adjustments	VA150	\$- 107,610	\$- 8,392	\$- 25,735	\$- 11,648	\$ 5,296
Charge-offs	VA160	\$ 279,369	\$ 423,153	\$ 792,833	\$ 118,068	\$ 118,551
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 3,012,556</b>	<b>\$ 2,519,627</b>	<b>\$ 1,327,067</b>	<b>\$ 902,189</b>	<b>\$ 864,929</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 266,329</b>	<b>\$ 213,802</b>	<b>\$ 200,538</b>	<b>\$ 109,880</b>	<b>\$ 100,483</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 4,806</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 27,227</b>	<b>\$ 62,209</b>	<b>\$ 33,629</b>	<b>\$ 20,026</b>	<b>\$ 18,333</b>
Construction - Total	SUB2030	\$ 303	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 303	\$ 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	\$ 26,924	\$ 62,209	\$ 33,629	\$ 20,026	\$ 18,333
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6,220	\$ 5,721	\$ 7,950	\$ 8,045	\$ 9,393
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,612	\$ 1,964	\$ 1,476	\$ 1,305	\$ 1,185
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5,721	\$ 4,235	\$ 3,836	\$ 2,636	\$ 3,934
Multifamily (5 or more) Dwelling Units	VA470	\$ 7,642	\$ 15,131	\$ 5,563	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 3,539	\$ 34,943	\$ 14,804	\$ 8,040	\$ 3,664

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 1,190	\$ 215	\$ 0	\$ 0	\$ 157
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 149,660</b>	<b>\$ 146,158</b>	<b>\$ 124,368</b>	<b>\$ 89,814</b>	<b>\$ 82,143</b>
Commercial Loans	VA520	\$ 74,494	\$ 66,006	\$ 52,520	\$ 28,970	\$ 14,884
Consumer Loans - Total	SUB2061	\$ 75,166	\$ 80,152	\$ 71,848	\$ 60,844	\$ 67,259
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 70,047	\$ 76,168	\$ 68,521	\$ 58,131	\$ 64,090
Mobile Home Loans	VA550	\$ 14	\$ 0	\$ 18	\$ 0	\$ 0
Credit Cards	VA556	\$ 126	\$ 70	\$ 126	\$ 76	\$ 43
Other	VA560	\$ 4,979	\$ 3,914	\$ 3,183	\$ 2,636	\$ 3,126
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 89</b>	<b>\$ 501</b>	<b>\$ 32</b>	<b>\$ 40</b>	<b>\$ 7</b>
Real Estate - Construction	VA605	\$ 0	\$ 457	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 89	\$ 44	\$ 0	\$ 0	\$ 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 32	\$ 40	\$ 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
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 89,353</b>	<b>\$ 128</b>	<b>\$ 42,509</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 28,870</b>	<b>\$ 28,964</b>	<b>\$ 32,194</b>	<b>\$ 28,959</b>	<b>\$ 28,105</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 3,402</b>	<b>\$ 1,812</b>	<b>\$ 2,851</b>	<b>\$ 3,437</b>	<b>\$ 4,075</b>
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	\$ 3,402	\$ 1,812	\$ 2,851	\$ 3,437	\$ 4,075
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 390	\$ 24	\$ 376	\$ 0	\$ 1,975
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,883	\$ 76	\$ 208	\$ 148	\$ 131
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 372	\$ 1,420	\$ 1,857	\$ 3,230	\$ 1,685
Multifamily (5 or more) Dwelling Units	VA471	\$ 2	\$ 0	\$ 0	\$ 0	\$ 7
Nonresidential Property (Except Land)	VA481	\$ 755	\$ 292	\$ 410	\$ 59	\$ 277
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 25,468</b>	<b>\$ 27,152</b>	<b>\$ 29,343</b>	<b>\$ 25,522</b>	<b>\$ 24,030</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 2,314	\$ 4,826	\$ 2,560	\$ 3,658	\$ 2,303
Consumer Loans - Total	SUB2161	\$ 23,154	\$ 22,326	\$ 26,783	\$ 21,864	\$ 21,727
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 22,630	\$ 21,554	\$ 26,238	\$ 21,247	\$ 21,021
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 93	\$ 0	\$ 0
Credit Cards	VA557	\$ 2	\$ 9	\$ 13	\$ 19	\$ 6
Other	VA561	\$ 522	\$ 763	\$ 439	\$ 598	\$ 700
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 186,294</b>	<b>\$ 300,292</b>	<b>\$ 638,712</b>	<b>\$ 12,098</b>	<b>\$ 15,042</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 227</b>	<b>\$ 1,904</b>	<b>\$ 575,317</b>	<b>\$ 219</b>	<b>\$ 12,092</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 196,096</b>	<b>\$ 10,687</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 150,128</b>	<b>\$ 69,747</b>	<b>\$ 12,781</b>	<b>\$ 11,894</b>	<b>\$ 5,940</b>
Construction - Total	SUB2230	\$- 17,881	\$ 20,320	\$ 0	\$ 31	\$- 46
1-4 Dwelling Units	VA422	\$- 17	\$ 1,956	\$ 0	\$ 31	\$- 46
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 500	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 17,864	\$ 17,864	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 168,009	\$ 49,427	\$ 12,781	\$ 11,863	\$ 5,986
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 9	\$ 2	\$- 7	\$- 46
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 31,085	\$- 78	\$ 105	\$ 268	\$ 92
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 587	\$ 36,413	\$ 12,674	\$ 11,602	\$ 5,940
Multifamily (5 or more) Dwelling Units	VA472	\$ 28,379	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 107,618	\$ 13,083	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 340	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 35,939</b>	<b>\$ 32,322</b>	<b>\$ 39,125</b>	<b>\$- 15</b>	<b>\$- 3,040</b>
Commercial Loans	VA522	\$ 35,899	\$ 32,360	\$ 39,106	\$- 43	\$- 3,089
Consumer Loans - Total	SUB2261	\$ 40	\$- 38	\$ 19	\$ 28	\$ 49
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 12	\$ 0	\$ 1	\$ 1
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 16	\$ 14	\$- 4	\$ 2	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 16	\$- 29	\$- 7	\$ 48	\$ 14

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 40	\$- 35	\$ 30	\$- 23	\$ 34
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 223</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 50</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 14	\$ 0	\$ 0	\$ 50
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$- 9	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 218	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 802</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 423,753</b>	<b>\$ 485,130</b>	<b>\$ 807,056</b>	<b>\$ 93,019</b>	<b>\$ 87,420</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 227</b>	<b>\$ 1,904</b>	<b>\$ 575,317</b>	<b>\$ 219</b>	<b>\$ 12,092</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 200,902</b>	<b>\$ 10,687</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 173,953</b>	<b>\$ 130,144</b>	<b>\$ 43,559</b>	<b>\$ 28,483</b>	<b>\$ 20,198</b>
Construction - Total	SUB2330	\$- 17,578	\$ 20,320	\$ 0	\$ 31	\$- 46
1-4 Dwelling Units	VA425	\$ 286	\$ 1,956	\$ 0	\$ 31	\$- 46
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 500	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 17,864	\$ 17,864	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 191,531	\$ 109,824	\$ 43,559	\$ 28,452	\$ 20,244
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 5,830	\$ 5,706	\$ 7,576	\$ 8,038	\$ 7,372
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 31,814	\$ 1,810	\$ 1,373	\$ 1,425	\$ 1,146
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 5,936	\$ 39,228	\$ 14,653	\$ 11,008	\$ 8,189
Multifamily (5 or more) Dwelling Units	VA475	\$ 36,019	\$ 15,131	\$ 5,563	\$ 0	\$- 7
Nonresidential Property (Except Land)	VA485	\$ 110,402	\$ 47,734	\$ 14,394	\$ 7,981	\$ 3,387
Land	VA495	\$ 1,530	\$ 215	\$ 0	\$ 0	\$ 157
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 160,131</b>	<b>\$ 151,328</b>	<b>\$ 134,150</b>	<b>\$ 64,277</b>	<b>\$ 55,073</b>
Commercial Loans	VA525	\$ 108,079	\$ 93,540	\$ 89,066	\$ 25,269	\$ 9,492
Consumer Loans - Total	SUB2361	\$ 52,052	\$ 57,788	\$ 45,084	\$ 39,008	\$ 45,581
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 12	\$ 0	\$ 1	\$ 1
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 47,401	\$ 54,628	\$ 42,279	\$ 36,886	\$ 43,069
Mobile Home Loans	VA555	\$ 14	\$ 0	\$- 75	\$ 0	\$ 0



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 140	\$ 32	\$ 106	\$ 105	\$ 51
Other	VA565	\$ 4,497	\$ 3,116	\$ 2,774	\$ 2,015	\$ 2,460
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 89</b>	<b>\$ 724</b>	<b>\$ 32</b>	<b>\$ 40</b>	<b>\$ 57</b>
Real Estate - Construction	VA607	\$ 0	\$ 457	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 89	\$ 58	\$ 0	\$ 0	\$ 57
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 32	\$ 40	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ - 9	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 218	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 89,353</b>	<b>\$ 128</b>	<b>\$ 43,311</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 12,351</b>	<b>\$ 6,272</b>	<b>\$ 5,453</b>	<b>\$ 3,972</b>	<b>\$ 6,500</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 21,984</b>	<b>\$ 15,510</b>	<b>\$ 13,684</b>	<b>\$ 10,396</b>	<b>\$ 9,706</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 31,116</b>	<b>\$ 33,052</b>	<b>\$ 22,259</b>	<b>\$ 22,843</b>	<b>\$ 19,752</b>
Construction	VA951	\$ 2,270	\$ 4,691	\$ 0	\$ 0	\$ 306
Permanent - 1-4 Dwelling Units	VA952	\$ 20,106	\$ 27,231	\$ 20,920	\$ 19,203	\$ 17,381
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 738	\$ 655	\$ 541	\$ 1,296	\$ 584
Permanent - Nonresidential (Except Land)	VA954	\$ 4,816	\$ 435	\$ 738	\$ 250	\$ 466
Permanent - Land	VA955	\$ 3,186	\$ 40	\$ 60	\$ 2,094	\$ 1,015
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 2,401,383</b>	<b>\$ 1,867,934</b>	<b>\$ 1,514,882</b>	<b>\$ 1,456,054</b>	<b>\$ 863,088</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 3,375,889</b>	<b>\$ 2,315,937</b>	<b>\$ 1,859,275</b>	<b>\$ 1,359,104</b>	<b>\$ 1,041,593</b>
Substandard	VA965	\$ 2,947,195	\$ 2,208,757	\$ 1,788,388	\$ 1,298,422	\$ 958,919
Doubtful	VA970	\$ 428,694	\$ 107,180	\$ 70,887	\$ 60,682	\$ 82,674
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,722,836</b>	<b>\$ 2,333,241</b>	<b>\$ 1,642,086</b>	<b>\$ 1,433,493</b>	<b>\$ 1,274,632</b>
Mortgages - Total	SUB2421	\$ 2,039,250	\$ 1,678,525	\$ 1,205,196	\$ 1,037,761	\$ 889,073
Construction and Land Loans	SUB2430	\$ 477,566	\$ 238,347	\$ 167,056	\$ 122,660	\$ 84,257
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,061,196	\$ 985,419	\$ 823,458	\$ 733,575	\$ 677,813
Permanent Loans Secured by All Other Property	SUB2450	\$ 517,377	\$ 471,127	\$ 231,309	\$ 194,890	\$ 129,524
Nonmortgages - Total	SUB2461	\$ 683,586	\$ 654,716	\$ 436,890	\$ 395,732	\$ 385,559
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 1,307,145</b>	<b>\$ 1,499,106</b>	<b>\$ 989,883</b>	<b>\$ 887,918</b>	<b>\$ 806,302</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 1,249,534</b>	<b>\$ 1,364,393</b>	<b>\$ 887,373</b>	<b>\$ 805,410</b>	<b>\$ 728,413</b>
Mortgage Loans - Total	SUB2481	\$ 920,462	\$ 905,458	\$ 585,553	\$ 560,684	\$ 502,695
Construction	PD115	\$ 171,688	\$ 62,151	\$ 20,656	\$ 39,694	\$ 21,593
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 19,191	\$ 15,456	\$ 17,653	\$ 12,686	\$ 1,624
Secured by First Liens	PD123	\$ 479,279	\$ 499,713	\$ 426,708	\$ 390,659	\$ 364,374
Secured by Junior Liens	PD124	\$ 46,938	\$ 48,190	\$ 20,129	\$ 24,502	\$ 44,075
Multifamily (5 or more) Dwelling Units	PD125	\$ 42,934	\$ 97,292	\$ 21,349	\$ 49,946	\$ 28,074
Nonresidential Property (Except Land)	PD135	\$ 149,583	\$ 175,626	\$ 75,412	\$ 37,645	\$ 42,234
Land	PD138	\$ 10,849	\$ 7,030	\$ 3,646	\$ 5,552	\$ 721
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 182,908	\$ 244,217	\$ 115,991	\$ 80,562	\$ 65,693
Consumer Loans - Total	SUB2511	\$ 146,164	\$ 214,718	\$ 185,829	\$ 164,164	\$ 160,025
Loans on Deposits	PD161	\$ 150	\$ 359	\$ 203	\$ 208	\$ 358
Home Improvement Loans	PD163	\$ 15	\$ 11	\$ 15	\$ 0	\$ 7
Education Loans	PD165	\$ 147	\$ 141	\$ 142	\$ 82	\$ 191
Auto Loans	PD167	\$ 132,749	\$ 200,499	\$ 172,779	\$ 153,095	\$ 151,064
Mobile Home Loans	PD169	\$ 3,233	\$ 4,211	\$ 3,796	\$ 3,224	\$ 2,966
Credit Cards	PD171	\$ 229	\$ 203	\$ 158	\$ 178	\$ 161
Other	PD180	\$ 9,641	\$ 9,294	\$ 8,736	\$ 7,377	\$ 5,278
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 399	\$ 488	\$ 99	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 3,450	\$ 2,590	\$ 1,109	\$ 2,476	\$ 2,406

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 511	\$ 705	\$ 614	\$ 661	\$ 395
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 324	\$ 526	\$ 365	\$ 492	\$ 154
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 57,611</b>	<b>\$ 134,713</b>	<b>\$ 102,510</b>	<b>\$ 82,508</b>	<b>\$ 77,889</b>
Mortgage Loans - Total	SUB2491	\$ 54,958	\$ 119,203	\$ 89,440	\$ 72,478	\$ 67,229
Construction	PD215	\$ 321	\$ 1,928	\$ 2,460	\$ 311	\$ 1,878
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 236	\$ 5,398	\$ 4,852	\$ 3,891	\$ 373
Secured by First Liens	PD223	\$ 8,221	\$ 96,198	\$ 75,376	\$ 61,275	\$ 55,189
Secured by Junior Liens	PD224	\$ 439	\$ 11,567	\$ 3,956	\$ 6,322	\$ 8,857
Multifamily (5 or more) Dwelling Units	PD225	\$ 921	\$ 558	\$ 332	\$ 195	\$ 71
Nonresidential Property (Except Land)	PD235	\$ 44,820	\$ 1,361	\$ 1,870	\$ 484	\$ 861
Land	PD238	\$ 0	\$ 2,193	\$ 594	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,778	\$ 906	\$ 448	\$ 192	\$ 972
Consumer Loans - Total	SUB2521	\$ 875	\$ 14,604	\$ 12,622	\$ 9,838	\$ 9,688
Loans on Deposits	PD261	\$ 114	\$ 128	\$ 121	\$ 101	\$ 86
Home Improvement Loans	PD263	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 273	\$ 171	\$ 202	\$ 240	\$ 134
Auto Loans	PD267	\$ 193	\$ 12,276	\$ 10,695	\$ 7,986	\$ 8,041
Mobile Home Loans	PD269	\$ 0	\$ 448	\$ 102	\$ 204	\$ 353
Credit Cards	PD271	\$ 152	\$ 126	\$ 70	\$ 108	\$ 94
Other	PD280	\$ 143	\$ 1,447	\$ 1,432	\$ 1,199	\$ 980
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 112	\$ 24	\$ 133	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 1,112	\$ 25	\$ 584	\$ 545	\$ 658
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 478	\$ 225	\$ 334	\$ 325	\$ 407
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 204	\$ 48	\$ 78	\$ 63	\$ 204
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,415,691</b>	<b>\$ 834,135</b>	<b>\$ 652,203</b>	<b>\$ 545,575</b>	<b>\$ 468,330</b>
Mortgage Loans - Total	SUB2501	\$ 1,063,830	\$ 653,864	\$ 530,203	\$ 404,599	\$ 319,149

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Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Construction	PD315	\$ 288,668	\$ 157,900	\$ 127,313	\$ 69,291	\$ 58,265
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 23,158	\$ 21,243	\$ 15,573	\$ 15,046	\$ 1,303
Secured by First Liens	PD323	\$ 446,619	\$ 257,265	\$ 246,565	\$ 200,852	\$ 174,573
Secured by Junior Liens	PD324	\$ 37,115	\$ 30,389	\$ 12,646	\$ 18,342	\$ 27,445
Multifamily (5 or more) Dwelling Units	PD325	\$ 112,267	\$ 43,659	\$ 37,471	\$ 42,822	\$ 10,763
Nonresidential Property (Except Land)	PD335	\$ 149,963	\$ 136,263	\$ 78,248	\$ 50,434	\$ 45,000
Land	PD338	\$ 6,040	\$ 7,145	\$ 12,387	\$ 7,812	\$ 1,800
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 340,479	\$ 176,269	\$ 118,887	\$ 138,033	\$ 146,616
Consumer Loans - Total	SUB2531	\$ 11,382	\$ 4,002	\$ 3,113	\$ 2,943	\$ 2,565
Loans on Deposits	PD361	\$ 26	\$ 21	\$ 22	\$ 22	\$ 22
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Education Loans	PD365	\$ 8	\$ 24	\$ 12	\$ 30	\$ 12
Auto Loans	PD367	\$ 7,060	\$ 1,489	\$ 1,164	\$ 1,226	\$ 907
Mobile Home Loans	PD369	\$ 1,163	\$ 969	\$ 939	\$ 934	\$ 956
Credit Cards	PD371	\$ 2	\$ 5	\$ 0	\$ 0	\$ 14
Other	PD380	\$ 3,123	\$ 1,494	\$ 976	\$ 731	\$ 652
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 162	\$ 162	\$ 1,636	\$ 1,030	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 1,881	\$ 1,723	\$ 748	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 683	\$ 1,107	\$ 580	\$ 789	\$ 458
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 556	\$ 688	\$ 453	\$ 555	\$ 104
Rebooked GNMA's Incl in PD395	PD397	\$ 96	\$ 227	\$ 53	\$ 111	\$ 269

Schedule LD --- Loan Data						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 993,585</b>	<b>\$ 1,025,562</b>	<b>\$ 1,085,530</b>	<b>\$ 1,122,335</b>	<b>\$ 1,138,539</b>
90% up to 100% LTV	LD110	\$ 894,553	\$ 927,165	\$ 986,665	\$ 1,012,406	\$ 1,028,880
100% and greater LTV	LD120	\$ 99,032	\$ 98,397	\$ 98,865	\$ 109,929	\$ 109,659
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 53,642</b>	<b>\$ 59,027</b>	<b>\$ 47,676</b>	<b>\$ 47,834</b>	<b>\$ 59,356</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 27,255</b>	<b>\$ 34,616</b>	<b>\$ 25,208</b>	<b>\$ 25,484</b>	<b>\$ 32,915</b>

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Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 22,205	\$ 28,851	\$ 19,790	\$ 19,959	\$ 26,990
90% up to 100% LTV	LD210	\$ 20,155	\$ 26,358	\$ 16,024	\$ 18,598	\$ 24,995
100% and greater LTV	LD220	\$ 2,050	\$ 2,493	\$ 3,766	\$ 1,361	\$ 1,995
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 5,050	\$ 5,765	\$ 5,418	\$ 5,525	\$ 5,925
90% up to 100% LTV	LD230	\$ 4,592	\$ 5,103	\$ 5,049	\$ 5,247	\$ 5,220
100% and greater LTV	LD240	\$ 458	\$ 662	\$ 369	\$ 278	\$ 705
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 26,387</b>	<b>\$ 24,411</b>	<b>\$ 22,468</b>	<b>\$ 22,350</b>	<b>\$ 26,441</b>
90% up to 100% LTV	LD250	\$ 16,759	\$ 15,205	\$ 16,575	\$ 15,272	\$ 22,158
100% and greater LTV	LD260	\$ 9,628	\$ 9,206	\$ 5,893	\$ 7,078	\$ 4,283
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 2,572</b>	<b>\$ 1,618</b>	<b>\$ 1,280</b>	<b>\$ 579</b>	<b>\$ 1,353</b>
90% up to 100% LTV	LD310	\$ 2,054	\$ 1,498	\$ 879	\$ 600	\$ 1,223
100% and greater LTV	LD320	\$ 518	\$ 120	\$ 401	\$ - 21	\$ 130
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,144</b>	<b>\$ 1,471</b>	<b>\$ 1,575</b>	<b>\$ 1,541</b>	<b>\$ 2,323</b>
90% up to 100% LTV	LD410	\$ 1,144	\$ 1,458	\$ 1,458	\$ 1,541	\$ 2,251
100% and greater LTV	LD420	\$ 0	\$ 13	\$ 117	\$ 0	\$ 72
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 6,474</b>	<b>\$ 8,343</b>	<b>\$ 10,424</b>	<b>\$ 22,202</b>	<b>\$ 48,574</b>
90% up to 100% LTV	LD430	\$ 4,070	\$ 6,407	\$ 9,239	\$ 18,502	\$ 43,982
100% and greater LTV	LD440	\$ 2,404	\$ 1,936	\$ 1,185	\$ 3,700	\$ 4,592
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 27</b>	<b>\$ 0</b>	<b>\$ 200</b>	<b>\$ 0</b>	<b>\$ 246</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 200	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 27	\$ 0	\$ 0	\$ 0	\$ 246
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 240,514	\$ 266,789	\$ 278,712	\$ 282,578	\$ 288,444
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 252,304	\$ 275,713	\$ 250,819	\$ 243,979	\$ 254,458
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 4,095,290	\$ 4,104,321	\$ 4,173,441	\$ 4,100,844	\$ 3,995,158
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 14	\$ 14	\$ 16
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 26,625	\$ 27,303	\$ 28,366	\$ 443	\$ 442
Total Capitalized Negative Amortization	LD650	\$ 6	\$ 7	\$ 8	\$ 7	\$ 7

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 1,245,822</b>	<b>\$ 1,519,490</b>	<b>\$ 1,994,155</b>	<b>\$ 2,248,861</b>	<b>\$ 2,066,843</b>
Mortgage Construction Loans	CC105	\$ 1,093,543	\$ 1,322,624	\$ 1,735,612	\$ 1,951,981	\$ 1,696,217
Other Mortgage Loans	CC115	\$ 152,279	\$ 196,866	\$ 258,543	\$ 296,880	\$ 370,626
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 194,903	\$ 286,184	\$ 348,495	\$ 833,997	\$ 697,202
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 1,529,728</b>	<b>\$ 1,222,246</b>	<b>\$ 1,156,605</b>	<b>\$ 1,522,971</b>	<b>\$ 2,026,045</b>
1-4 Dwelling Units	CC280	\$ 803,441	\$ 515,426	\$ 388,408	\$ 642,475	\$ 808,796
Multifamily (5 or more) Dwelling Units	CC290	\$ 323,074	\$ 322,646	\$ 320,670	\$ 325,147	\$ 337,547
All Other Real Estate	CC300	\$ 403,213	\$ 384,174	\$ 447,527	\$ 555,349	\$ 879,702
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 131,401	\$ 315,650	\$ 525,546	\$ 1,344,974	\$ 1,111,511
Commitments Outstanding to Purchase Loans	CC320	\$ 327	\$ 540	\$ 0	\$ 2,760	\$ 497
Commitments Outstanding to Sell Loans	CC330	\$ 72,263	\$ 57,436	\$ 33,381	\$ 61,726	\$ 54,124
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 20,854	\$ 400,480	\$ 15,917	\$ 56,499	\$ 230,588
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,727,316	\$ 1,220,109	\$ 332,405	\$ 431,138	\$ 1,173,872
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 9,713	\$ 690	\$ 4,100	\$ 925	\$ 2,534
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 13,903,406</b>	<b>\$ 14,499,124</b>	<b>\$ 15,776,186</b>	<b>\$ 15,779,212</b>	<b>\$ 15,938,462</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 5,291,023	\$ 5,405,362	\$ 5,642,019	\$ 5,452,477	\$ 5,135,850
Commercial Lines	CC420	\$ 8,238,355	\$ 8,728,547	\$ 9,771,944	\$ 9,970,777	\$ 10,450,755
Open-End Consumer Lines - Credit Cards	CC423	\$ 50,469	\$ 48,485	\$ 46,953	\$ 44,272	\$ 40,728
Open-End Consumer Lines - Other	CC425	\$ 323,559	\$ 316,730	\$ 315,270	\$ 311,686	\$ 311,129
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 4,703,318</b>	<b>\$ 4,935,707</b>	<b>\$ 5,106,648</b>	<b>\$ 5,206,602</b>	<b>\$ 5,200,332</b>
Commercial	CC430	\$ 20,346	\$ 24,529	\$ 33,168	\$ 28,496	\$ 31,954
Standby, Not Included on CC465 or CC468	CC435	\$ 4,682,972	\$ 4,911,178	\$ 5,073,480	\$ 5,178,106	\$ 5,168,378
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 16,597,717	\$ 17,553,981	\$ 17,519,559	\$ 16,989,709	\$ 16,538,525
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 2,639	\$ 1,860	\$ 2,321	\$ 2,684	\$ 6,069
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 420,481	\$ 1,022,576	\$ 340,088	\$ 343,307	\$ 334,007
Other Contingent Liabilities	CC480	\$ 468,501	\$ 661,671	\$ 878,597	\$ 1,066,350	\$ 1,313,872
Contingent Assets	CC490	\$ 388,116	\$ 496,187	\$ 615,628	\$ 712,083	\$ 804,301

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 181,764	\$ 406,476	\$ 1,191,056	\$ 1,119,863	\$ 427,539
Sales	CF145	\$ 196,577	\$ 268,997	\$ 4,625,956	\$ 50,682	\$ 101,774
Other Balance Changes	CF148	\$- 135,553	\$- 280,463	\$- 313,737	\$- 540,168	\$- 460,252
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 59,250	\$ 109,674	\$ 71,906	\$ 89,271	\$ 206,627
Sales	CF155	\$ 4,806	\$ 0	\$ 492,071	\$ 19,251	\$ 246,837
Other Balance Changes	CF158	\$- 148,209	\$- 237,192	\$- 157,376	\$- 159,132	\$- 153,634
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 241,014</b>	<b>\$ 516,150</b>	<b>\$ 1,262,962</b>	<b>\$ 1,209,134</b>	<b>\$ 634,166</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 201,383</b>	<b>\$ 268,997</b>	<b>\$ 5,118,027</b>	<b>\$ 69,933</b>	<b>\$ 348,611</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 39,631</b>	<b>\$ 247,153</b>	<b>\$- 3,855,065</b>	<b>\$ 1,139,201</b>	<b>\$ 285,555</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 5,522,505</b>	<b>\$ 4,217,502</b>	<b>\$ 5,178,147</b>	<b>\$ 5,609,786</b>	<b>\$ 5,354,630</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 115,742	\$ 154,452	\$ 170,761	\$ 212,546	\$ 190,494
Multifamily (5 or more) Dwelling Units	CF200	\$ 45,781	\$ 64,535	\$ 64,830	\$ 95,430	\$ 90,358
Nonresidential	CF210	\$ 199,301	\$ 297,123	\$ 307,912	\$ 388,581	\$ 379,549
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 4,410,612	\$ 2,546,583	\$ 3,128,178	\$ 2,573,645	\$ 2,356,073
Home Equity and Junior Liens	CF226	\$ 436,596	\$ 536,901	\$ 707,602	\$ 803,588	\$ 476,513
Multifamily (5 or more) Dwelling Units	CF245	\$ 322,578	\$ 509,321	\$ 873,004	\$ 1,429,148	\$ 1,320,987
Nonresidential (Except Land)	CF260	\$ 403,542	\$ 618,151	\$ 599,774	\$ 866,168	\$ 964,336
Land	CF270	\$ 24,949	\$ 27,337	\$ 33,688	\$ 44,268	\$ 52,833
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 159,694</b>	<b>\$ 129,892</b>	<b>\$ 150,512</b>	<b>\$ 138,770</b>	<b>\$ 128,471</b>
1-4 Dwelling Units	CF280	\$ 107,591	\$ 40,576	\$ 82,038	\$ 72,436	\$ 87,813
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 180	\$ 10,761	\$ 8,946	\$ 2,189
Home Equity and Junior Liens	CF282	\$ 8,246	\$ 14,061	\$ 12,039	\$ 13,921	\$ 12,052
Multifamily (5 or more) Dwelling Units	CF290	\$ 51,219	\$ 87,000	\$ 51,404	\$ 54,303	\$ 36,568
Nonresidential	CF300	\$ 884	\$ 2,316	\$ 17,070	\$ 12,031	\$ 4,090
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 1,419,958</b>	<b>\$ 1,246,613</b>	<b>\$ 1,213,452</b>	<b>\$ 2,947,295</b>	<b>\$ 2,004,542</b>
1-4 Dwelling Units	CF310	\$ 1,236,948	\$ 550,687	\$ 707,545	\$ 2,053,638	\$ 1,029,828
Home Equity and Junior Liens	CF311	\$ 1,472	\$ 1,025	\$ 1,825	\$ 1,655	\$ 2,820

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 173,269	\$ 688,137	\$ 493,350	\$ 886,387	\$ 971,117
Nonresidential	CF330	\$ 9,741	\$ 7,789	\$ 12,557	\$ 7,270	\$ 3,597
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 1,260,264</b>	<b>\$- 1,116,721</b>	<b>\$- 1,062,940</b>	<b>\$- 2,808,525</b>	<b>\$- 1,876,071</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 1,406,031</b>	<b>\$ 321,154</b>	<b>\$ 328,967</b>	<b>\$ 867,237</b>	<b>\$ 849,570</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 5,474,349	\$ 7,421,401	\$ 7,965,747	\$ 9,647,780	\$ 10,325,945
Sales	CF395	\$ 0	\$ 6,081	\$ 76,381	\$ 5,508	\$ 12,681
Consumer:						
Closed or Purchased	CF400	\$ 316,985	\$ 386,522	\$ 579,864	\$ 583,681	\$ 897,713
Sales	CF405	\$ 252,489	\$ 99,013	\$ 45,951	\$ 45,584	\$ 67,134
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 5,791,334</b>	<b>\$ 7,807,923</b>	<b>\$ 8,545,611</b>	<b>\$ 10,231,461</b>	<b>\$ 11,223,658</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 252,489</b>	<b>\$ 105,094</b>	<b>\$ 122,332</b>	<b>\$ 51,092</b>	<b>\$ 79,815</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 5,538,845</b>	<b>\$ 7,702,829</b>	<b>\$ 8,423,279</b>	<b>\$ 10,180,369</b>	<b>\$ 11,143,843</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 271,755	\$ 284,196	\$ 277,475	\$ 347,739	\$ 437,726

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 4,774,545	\$ 4,410,530	\$ 2,865,087	\$ 2,588,396	\$ 2,981,740
Fully Insured	DI100	\$ 3,641,281	\$ 4,152,771	\$ 2,555,267	\$ 2,253,201	\$ 2,608,372
Other	DI110	\$ 1,133,264	\$ 257,759	\$ 309,820	\$ 335,195	\$ 373,368
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 36,588,666	\$ 36,513,355	\$ 34,558,123	\$ 33,663,090	\$ 34,250,072
Greater than \$100,000	DI130	\$ 22,338,601	\$ 20,579,676	\$ 18,259,323	\$ 24,220,737	\$ 23,720,889
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	5,349,980	5,070,385	4,493,195	4,364,380	4,401,636
Greater than \$100,000	DI160	93,089	81,385	68,933	76,451	78,643
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 2,918,449	\$ 2,805,800	\$ 2,710,385	\$ 2,662,578	\$ 2,720,872
Greater than \$250,000	DI175	\$ 113,990	\$ 107,179	\$ 98,902	\$ 107,212	\$ 105,272
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	234,758	231,821	235,620	240,044	244,645
Greater than \$250,000	DI185	325	301	248	268	263



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<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Deposit Accounts - Total	SUB4062	5,678,152	5,383,892	4,797,996	4,681,143	4,725,187
IRA/Keogh Accounts	DI200	\$ 2,960,211	\$ 2,844,160	\$ 2,708,558	\$ 2,700,914	\$ 2,760,419
Uninsured Deposits	DI210	\$ 12,895,395	\$ 12,233,041	\$ 11,172,301	\$ 16,500,327	\$ 15,743,331
Preferred Deposits	DI220	\$ 1,246,554	\$ 1,324,192	\$ 1,637,124	\$ 1,753,556	\$ 1,789,268
<b>Components of Deposits and Escrows</b>						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 8,839,567	\$ 7,646,287	\$ 7,732,923	\$ 8,994,058	\$ 8,877,472
Money Market Deposit Accounts	DI320	\$ 23,876,042	\$ 23,669,447	\$ 22,985,317	\$ 26,705,491	\$ 24,790,391
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 6,397,668	\$ 6,187,277	\$ 6,579,854	\$ 7,010,543	\$ 6,928,880
Time Deposits	DI340	\$ 23,743,560	\$ 22,656,497	\$ 18,582,115	\$ 17,943,525	\$ 20,200,352
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 6,693,546	\$ 5,637,546	\$ 4,097,861	\$ 4,298,608	\$ 5,270,862
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 659,826	\$ 595,671	\$ 498,218	\$ 521,823	\$ 502,842
Non-Interest-Bearing Demand Deposits	DI610	\$ 7,458,569	\$ 7,420,887	\$ 7,723,620	\$ 8,689,057	\$ 8,031,425
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 63,662,345	\$ 60,882,074	\$ 56,782,460	\$ 61,611,112	\$ 61,645,393
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 1,702,639	\$ 876,303	\$ 1,155,056	\$ 1,842,965	\$ 2,087,331
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 1,702,639	\$ 876,303	\$ 1,155,056	\$ 1,842,788	\$ 2,039,185
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 56,217,031	\$ 52,276,898	\$ 53,896,929	\$ 55,623,500	\$ 55,931,597
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,722,424	\$ 902,534	\$ 1,674,428	\$ 1,725,493	\$ 1,764,570
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 1,722,424	\$ 902,534	\$ 1,674,428	\$ 1,725,493	\$ 1,764,570
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 4,092,804	\$ 5,543,435	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 3,817	\$ 4,071	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	13,826	14,627	15,124	15,286	15,293
Financial Assets Held for Trading Purposes	SI375	\$ 60,050	\$ 73,750	\$ 20,885	\$ 56,282	\$ 57,709
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 1,771,275	\$ 954,423	\$ 407,927	\$ 584,111	\$ 1,056,192
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 441,138	\$ 466,274	\$ 108,177	\$ 101,563	\$ 239,302
Available-for-Sale Securities	SI385	\$ 11,434,085	\$ 11,891,480	\$ 11,201,305	\$ 13,743,100	\$ 13,481,518
Assets Held for Sale	SI387	\$ 1,518,332	\$ 791,260	\$ 643,228	\$ 647,702	\$ 943,632
Loans Serviced for Others	SI390	\$ 29,409,784	\$ 29,585,189	\$ 29,043,623	\$ 28,680,689	\$ 26,849,682
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,860	\$ 2,869	\$ 2,869	\$ 3,233	\$ 7,741
Other Residual Interests	SI404	\$ 221	\$ 52,305	\$ 53,417	\$ 55,244	\$ 56,205
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.79%	87.17%	86.55%	86.47%	86.44%
Second month of Qtr	SI582	86.30%	87.32%	86.65%	86.13%	86.55%
Third month of Qtr	SI583	86.10%	87.31%	86.54%	86.34%	86.51%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	97.61%	88.43%	92.35%	96.93%	84.95%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 1,017,304</b>	<b>\$ 1,038,690</b>	<b>\$ 1,296,414</b>	<b>\$ 1,258,200</b>	<b>\$ 1,523,250</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 72,978	\$ 86,966	\$ 88,569	\$ 90,224	\$ 90,377
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	64	69	70	73	72
<b>Summary of Changes in Savings Association Equity Capital</b>						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 8,798,151	\$ 10,303,291	\$ 10,581,315	\$ 10,395,927	\$ 10,757,613
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 742,476	\$- 1,381,492	\$- 972,508	\$ 163,066	\$ 136,098
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 2,000	\$ 6,900	\$ 37,700
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 32,800	\$ 1
Stock Retired	SI650	\$ 0	\$ 0	\$ 71	\$ 805	\$ 0

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,801,383	\$ 7,700	\$ 802,476	\$ 337	\$ 5,278
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 170,604	\$- 124,406	\$ 57,622	\$- 2,502	\$- 426,338
Prior Period Adjustments	SI668	\$ 172	\$ 14	\$ 484	\$ 450	\$- 39,238
Other Adjustments	SI671	\$ 1,240	\$ 503	\$- 813	\$- 1,061	\$ 214
<b>Total Savings Association Equity Capital, Ending Balance (SC80)</b>	<b>SI680</b>	<b>\$ 10,029,074</b>	<b>\$ 8,805,610</b>	<b>\$ 10,466,505</b>	<b>\$ 10,581,312</b>	<b>\$ 10,395,928</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 7,099	\$ 3,406	\$ 6,676	\$ 11,333	\$ 11,563
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,695	\$ 5,188	\$ 843	\$ 771	\$ 775
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 5,262	\$ 11,709	\$ 12,815	\$ 13,221	\$ 13,335
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 93,839,908	\$ 93,246,619	\$ 95,893,241	\$ 98,172,564	\$ 102,752,315
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 10,321,947	\$ 7,778,280	\$ 5,453,441	\$ 5,965,210	\$ 10,066,785
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 52,393,122	\$ 52,833,910	\$ 56,508,145	\$ 57,410,535	\$ 56,866,050
Nonmortgage Loans	SI885	\$ 20,415,667	\$ 21,161,201	\$ 22,259,289	\$ 23,113,475	\$ 23,344,618
Deposits and Excrows	SI890	\$ 54,542,119	\$ 50,682,263	\$ 52,068,788	\$ 53,789,717	\$ 53,851,030
Total Borrowings	SI895	\$ 20,392,459	\$ 23,951,056	\$ 24,996,235	\$ 25,063,425	\$ 29,669,151

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	2	0	0	2	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

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Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
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	29	27

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	4 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 181,824,333</b>	<b>\$ 191,551,353</b>	<b>\$ 213,722,853</b>	<b>\$ 244,195,979</b>	<b>\$ 231,279,829</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 1,052,701</b>	<b>\$ 1,130,620</b>	<b>\$ 1,351,435</b>	<b>\$ 1,364,286</b>	<b>\$ 1,442,400</b>
Personal Trust and Agency Accounts	FS210	\$ 336,287	\$ 359,622	\$ 436,688	\$ 419,694	\$ 434,305
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 92,025	\$ 99,538	\$ 122,998	\$ 130,258	\$ 132,105
Employee Benefit - Defined Contribution	FS220	\$ 23,789	\$ 26,270	\$ 35,069	\$ 39,656	\$ 41,931
Employee Benefit - Defined Benefit	FS230	\$ 25,956	\$ 26,850	\$ 29,357	\$ 30,378	\$ 28,524
Other Retirement Accounts	FS240	\$ 42,280	\$ 46,418	\$ 58,572	\$ 60,224	\$ 61,650
Corporate Trust and Agency Accounts	FS250	\$ 88,861	\$ 95,521	\$ 95,860	\$ 100,392	\$ 102,857
Investment Management Agency Accounts	FS260	\$ 403,980	\$ 435,521	\$ 552,441	\$ 571,734	\$ 628,318
Other Fiduciary Accounts	FS270	\$ 131,548	\$ 140,418	\$ 143,448	\$ 142,208	\$ 144,815
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 14,313,905</b>	<b>\$ 14,834,737</b>	<b>\$ 17,267,747</b>	<b>\$ 18,786,987</b>	<b>\$ 18,731,295</b>
Personal Trust and Agency Accounts	FS211	\$ 173,352	\$ 193,868	\$ 240,891	\$ 295,374	\$ 270,019
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 14,109,226	\$ 14,604,097	\$ 16,984,648	\$ 18,444,713	\$ 18,417,162
Employee Benefit - Defined Contribution	FS221	\$ 2,112,108	\$ 2,175,034	\$ 2,725,250	\$ 3,065,636	\$ 3,112,181
Employee Benefit - Defined Benefit	FS231	\$ 10,625,363	\$ 10,991,365	\$ 12,538,316	\$ 13,457,097	\$ 13,460,184
Other Retirement Accounts	FS241	\$ 1,371,755	\$ 1,437,698	\$ 1,721,082	\$ 1,921,980	\$ 1,844,797
Corporate Trust and Agency Accounts	FS251	\$ 31,326	\$ 36,771	\$ 41,895	\$ 46,900	\$ 44,114
Other Fiduciary Accounts	FS271	\$ 1	\$ 1	\$ 313	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 166,457,727</b>	<b>\$ 175,585,996</b>	<b>\$ 195,103,671</b>	<b>\$ 224,044,706</b>	<b>\$ 211,106,134</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,499</b>	<b>1,549</b>	<b>1,787</b>	<b>1,794</b>	<b>1,794</b>
Personal Trust and Agency Accounts	FS212	898	915	1,014	999	986
Retirement-related Trust and Agency Accounts - Total	SUB6120	175	186	222	221	222
Employee Benefit - Defined Contribution	FS222	28	31	32	35	37
Employee Benefit - Defined Benefit	FS232	6	7	7	7	6
Other Retirement Accounts	FS242	141	148	183	179	179
Corporate Trust and Agency Accounts	FS252	25	30	29	31	32
Investment Management Agency Accounts	FS262	393	410	515	536	547
Other Fiduciary Accounts	FS272	8	8	7	7	7
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>10,872</b>	<b>11,319</b>	<b>11,394</b>	<b>11,527</b>	<b>11,500</b>
Personal Trust and Agency Accounts	FS213	397	414	431	436	420
Retirement-related Trust and Agency Accounts - Total	SUB6130	10,447	10,878	10,936	11,068	11,050
Employee Benefit - Defined Contribution	FS223	6,570	6,863	6,907	7,022	6,985
Employee Benefit - Defined Benefit	FS233	1,946	2,007	1,985	1,979	1,969
Other Retirement Accounts	FS243	1,931	2,008	2,044	2,067	2,096
Corporate Trust and Agency Accounts	FS253	25	24	23	21	28
Other Fiduciary Accounts	FS273	3	3	4	2	2
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>188,512</b>	<b>193,937</b>	<b>195,768</b>	<b>197,699</b>	<b>196,278</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 33,611</b>	<b>\$ 164,673</b>	<b>\$ 127,376</b>	<b>\$ 84,436</b>	<b>\$ 42,273</b>
Personal Trust and Agency Accounts	FS310	\$ 642	\$ 3,068	\$ 2,564	\$ 1,514	\$ 885
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,717	\$ 13,500	\$ 10,590	\$ 7,016	\$ 3,595
Employee Benefit - Defined Contribution	FS320	\$ 505	\$ 2,705	\$ 2,192	\$ 1,473	\$ 768
Employee Benefit - Defined Benefit	FS330	\$ 1,865	\$ 9,030	\$ 7,009	\$ 4,620	\$ 2,371
Other Retirement Accounts	FS340	\$ 347	\$ 1,765	\$ 1,389	\$ 923	\$ 456
Corporate Trust and Agency Accounts	FS350	\$ 64	\$ 253	\$ 192	\$ 126	\$ 48
Investment Management Agency Accounts	FS360	\$ 634	\$ 3,025	\$ 2,452	\$ 1,808	\$ 848
Other Fiduciary Accounts	FS370	\$ 15	\$ 73	\$ 54	\$ 35	\$ 18
Custody and Safekeeping Accounts	FS380	\$ 28,994	\$ 142,912	\$ 110,306	\$ 73,142	\$ 36,432
Other Fiduciary and Related Services	FS390	\$ 545	\$ 1,842	\$ 1,218	\$ 795	\$ 447
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 225</b>	<b>\$ 9,524</b>	<b>\$ 839</b>	<b>\$ 555</b>	<b>\$ 365</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 225</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 21</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 33,386</b>	<b>\$ 154,924</b>	<b>\$ 126,537</b>	<b>\$ 83,881</b>	<b>\$ 41,929</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 143,327</b>	<b>\$ 359,622</b>	<b>\$ 197,960</b>	<b>\$ 201,429</b>	<b>\$ 199,125</b>
Non-Interest-Bearing Deposits	FS410	\$ 488	\$ 1,229	\$- 30	\$- 18	\$ 289
Interest-Bearing Deposits	FS415	\$ 70	\$ 1,043	\$ 5,394	\$ 4,625	\$ 5,259
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,208	\$ 30,043	\$ 8,505	\$ 9,252	\$ 8,479
State, County and Municipal Obligations	FS425	\$ 26,344	\$ 43,967	\$ 22,675	\$ 15,327	\$ 9,362
Money Market Mutual Funds	FS430	\$ 13,404	\$ 74,079	\$ 8,171	\$ 8,742	\$ 10,716
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,755	\$ 8,895	\$ 4,804	\$ 3,712	\$ 3,034
Common and Preferred Stock	FS445	\$ 81,572	\$ 179,205	\$ 137,192	\$ 147,156	\$ 149,563
Real Estate Mortgages	FS450	\$ 456	\$ 633	\$ 456	\$ 456	\$ 456
Real Estate	FS455	\$ 2,253	\$ 10,162	\$ 1,715	\$ 2,318	\$ 2,636
Miscellaneous Assets	FS460	\$ 7,777	\$ 10,366	\$ 9,078	\$ 9,859	\$ 9,331
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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

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<b>Schedule FS --- Fiduciary and Related Services</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
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
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 178</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 178	\$ 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
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 47</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 47	\$ 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
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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

<b>Schedule CCR --- Consolidated Capital Requirement</b>						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Total Equity Capital (SC84)	CCR100	\$ 10,178,858	\$ 8,805,614	\$ 10,466,511	\$ 10,581,321	\$ 10,395,931
Equity Capital Deductions - Total	SUB1631	\$ 3,503,123	\$ 3,433,208	\$ 4,366,336	\$ 3,946,561	\$ 3,965,618
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 2,033	\$ 2,052	\$ 2,071	\$ 2,104	\$ 2,086
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,485,631	\$ 3,416,561	\$ 3,685,166	\$ 3,704,212	\$ 3,725,451
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 15,459	\$ 14,595	\$ 679,099	\$ 240,245	\$ 238,081
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 889,436	\$ 937,914	\$ 847,097	\$ 877,475	\$ 887,632
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 855,266	\$ 755,228	\$ 685,943	\$ 717,756	\$ 728,136

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 34,170	\$ 35,099	\$ 13,922	\$ 12,840	\$ 12,970
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 7,565,171</b>	<b>\$ 6,310,320</b>	<b>\$ 6,947,272</b>	<b>\$ 7,512,235</b>	<b>\$ 7,317,945</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 95,149,506</b>	<b>\$ 93,779,986</b>	<b>\$ 95,322,832</b>	<b>\$ 96,956,674</b>	<b>\$ 99,290,416</b>
Asset Deductions - Total	SUB1651	\$ 3,489,271	\$ 3,419,553	\$ 4,366,334	\$ 4,036,569	\$ 4,062,319
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,163	\$ 2,166	\$ 2,195	\$ 2,239	\$ 2,252
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,471,631	\$ 3,402,561	\$ 3,685,166	\$ 3,794,233	\$ 3,822,188
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 15,288	\$ 14,410	\$ 678,973	\$ 240,097	\$ 237,879
Other	CCR275	\$ 189	\$ 416	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,009,410	\$ 905,734	\$ 813,200	\$ 852,432	\$ 676,540
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 994,391	\$ 890,527	\$ 805,473	\$ 847,550	\$ 671,826
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 15,019	\$ 15,207	\$ 7,727	\$ 4,882	\$ 4,714
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 92,669,645</b>	<b>\$ 91,266,167</b>	<b>\$ 91,769,698</b>	<b>\$ 93,772,537</b>	<b>\$ 95,904,637</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 3,633,431</b>	<b>\$ 3,580,862</b>	<b>\$ 3,599,817</b>	<b>\$ 3,672,646</b>	<b>\$ 3,764,178</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 7,565,171</b>	<b>\$ 6,310,320</b>	<b>\$ 6,947,272</b>	<b>\$ 7,512,235</b>	<b>\$ 7,317,945</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,485	\$ 526	\$ 1,205	\$ 2,441	\$ 4,728
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,392,095	\$ 1,490,737	\$ 1,490,021	\$ 1,549,192	\$ 1,081,901
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 857,198	\$ 875,201	\$ 895,323	\$ 916,875	\$ 873,379
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 2,250,778</b>	<b>\$ 2,366,464</b>	<b>\$ 2,386,549</b>	<b>\$ 2,468,508</b>	<b>\$ 1,960,008</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 2,250,687</b>	<b>\$ 2,366,464</b>	<b>\$ 2,386,549</b>	<b>\$ 2,468,508</b>	<b>\$ 1,960,008</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,514	\$ 2,314	\$ 2,303	\$ 2,235	\$ 1,805
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 186,038	\$ 267,840	\$ 273,938	\$ 276,125	\$ 268,135
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 9,627,306</b>	<b>\$ 8,406,630</b>	<b>\$ 9,057,580</b>	<b>\$ 9,702,383</b>	<b>\$ 9,008,013</b>
0% R/W Category - Cash	CCR400	\$ 497,582	\$ 558,922	\$ 500,075	\$ 532,453	\$ 539,111
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 501,498	\$ 486,910	\$ 485,588	\$ 471,024	\$ 470,944
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,877	\$ 1,389	\$ 1,387	\$ 1,587	\$ 1,686



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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
0% R/W Category - Other	CCR415	\$ 5,262,361	\$ 2,818,326	\$ 1,588,622	\$ 27,418	\$ 879,052
0% R/W Category - Assets Total	CCR420	\$ 6,264,318	\$ 3,865,547	\$ 2,575,672	\$ 1,032,482	\$ 1,890,793
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 4,729,215	\$ 5,490,870	\$ 6,150,813	\$ 11,091,822	\$ 10,682,188
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,906,009	\$ 2,187,351	\$ 2,555,030	\$ 1,562,168	\$ 1,748,226
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,967,609	\$ 1,959,762	\$ 1,984,223	\$ 2,670,283	\$ 2,669,756
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 749,754	\$ 659,877	\$ 829,217	\$ 987,551	\$ 903,204
20% R/W Category - Other	CCR450	\$ 7,188,287	\$ 7,351,070	\$ 6,146,850	\$ 3,733,243	\$ 3,960,733
20% R/W Category - Assets Total	CCR455	\$ 16,540,874	\$ 17,648,930	\$ 17,666,133	\$ 20,045,067	\$ 19,964,107
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 3,308,173</b>	<b>\$ 3,529,785</b>	<b>\$ 3,533,228</b>	<b>\$ 4,009,013</b>	<b>\$ 3,992,821</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 18,839,656	\$ 18,394,389	\$ 19,047,570	\$ 19,105,905	\$ 19,913,233
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,045,005	\$ 1,034,704	\$ 637,450	\$ 768,017	\$ 528,302
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 26,082	\$ 27,894	\$ 18,913	\$ 1,082	\$ 1,205
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 54,404	\$ 65,167	\$ 39,455	\$ 61,081	\$ 61,737
50% R/W Category - Other	CCR480	\$ 582,943	\$ 661,084	\$ 308,766	\$ 333,013	\$ 497,802
50% R/W Category - Assets Total	CCR485	\$ 20,548,090	\$ 20,183,238	\$ 20,052,154	\$ 20,269,098	\$ 21,002,279
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 10,274,056</b>	<b>\$ 10,091,626</b>	<b>\$ 10,026,088</b>	<b>\$ 10,134,557</b>	<b>\$ 10,501,150</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 31,337	\$ 365,787	\$ 354,054	\$ 343,012	\$ 342,896
100% R/W Category - All Other Assets	CCR506	\$ 57,968,171	\$ 58,954,266	\$ 60,888,308	\$ 62,603,318	\$ 63,241,049
100% R/W Category - Assets Total	CCR510	\$ 57,999,508	\$ 59,320,053	\$ 61,242,362	\$ 62,946,330	\$ 63,583,945
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 57,999,508</b>	<b>\$ 59,320,053</b>	<b>\$ 61,242,362</b>	<b>\$ 62,946,330</b>	<b>\$ 63,583,945</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,099	\$ 262	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 13,738</b>	<b>\$ 3,275</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 101,353,889</b>	<b>\$ 101,018,030</b>	<b>\$ 101,536,321</b>	<b>\$ 104,292,977</b>	<b>\$ 106,441,124</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 71,595,467</b>	<b>\$ 72,944,731</b>	<b>\$ 74,801,670</b>	<b>\$ 77,089,894</b>	<b>\$ 78,077,908</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 254,179	\$ 165,857	\$ 99,186	\$ 3,206	\$ 328
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 71,341,288</b>	<b>\$ 72,778,874</b>	<b>\$ 74,702,484</b>	<b>\$ 77,086,688</b>	<b>\$ 78,077,580</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 5,707,304</b>	<b>\$ 5,822,310</b>	<b>\$ 5,976,194</b>	<b>\$ 6,166,933</b>	<b>\$ 6,246,207</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	8.16%	6.91%	7.57%	8.01%	7.63%
Total Risk-Based Capital Ratio	CCR820	13.49%	11.55%	12.12%	12.59%	11.54%
Tier 1 Risk-Based Capital Ratio	CCR830	10.34%	8.30%	8.93%	9.39%	9.03%
Tangible Equity Ratio	CCR840	8.16%	6.91%	7.57%	8.01%	7.63%

\*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.