

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 10:59 AM</b>	<b>TFR Industry Aggregate Report 93042 - OTS-Regulated: Pennsylvania June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Number of Institutions</b>	42	43	45	46	47

<b>Schedule NS --- Optional Narrative Statement</b>		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	1	0	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>		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 5,763,578</b>	<b>\$ 5,232,475</b>	<b>\$ 6,117,767</b>	<b>\$ 6,621,609</b>	<b>\$ 6,523,494</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,244,710	\$ 1,016,728	\$ 1,007,595	\$ 1,095,612	\$ 1,199,230
Interest-Earning Deposits in FHLBs	SC112	\$ 266,271	\$ 345,859	\$ 331,387	\$ 313,752	\$ 352,805
Other Interest-Earning Deposits	SC118	\$ 205,298	\$ 160,310	\$ 333,687	\$ 307,882	\$ 170,571
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 25,713	\$ 52,901	\$ 282,167	\$ 448,443	\$ 202,998
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 929,430	\$ 1,013,436	\$ 1,185,657	\$ 1,265,227	\$ 1,448,855
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,276,638	\$ 1,265,259	\$ 1,374,007	\$ 1,340,394	\$ 1,384,964
State and Municipal Obligations	SC180	\$ 1,421,608	\$ 993,395	\$ 1,000,473	\$ 1,132,819	\$ 1,040,388
Securities Backed by Nonmortgage Loans	SC182	\$ 48,694	\$ 51,962	\$ 52,229	\$ 52,603	\$ 56,127
Other Investment Securities	SC185	\$ 319,896	\$ 307,809	\$ 522,490	\$ 630,049	\$ 636,025
Accrued Interest Receivable	SC191	\$ 25,320	\$ 24,816	\$ 28,075	\$ 34,828	\$ 31,531
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 11,054,103</b>	<b>\$ 11,846,017</b>	<b>\$ 13,162,201</b>	<b>\$ 15,774,870</b>	<b>\$ 16,564,075</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 11,054,103</b>	<b>\$ 11,846,017</b>	<b>\$ 13,162,201</b>	<b>\$ 15,774,870</b>	<b>\$ 16,564,075</b>
Pass-Through - Total	SUB0073	\$ 8,159,663	\$ 9,090,268	\$ 9,843,966	\$ 12,290,901	\$ 13,267,072
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,485,924	\$ 7,314,491	\$ 7,316,261	\$ 10,097,098	\$ 10,998,212
Other Pass-Through	SC215	\$ 1,673,739	\$ 1,775,777	\$ 2,527,705	\$ 2,193,803	\$ 2,268,860
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 2,848,157	\$ 2,699,565	\$ 3,264,520	\$ 3,416,003	\$ 3,227,273
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,161,589	\$ 1,494,378	\$ 1,418,969	\$ 427,653	\$ 265,226
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 164,592	\$ 174,379	\$ 751,209	\$ 1,267,652	\$ 1,317,193
Other	SC222	\$ 1,521,976	\$ 1,030,808	\$ 1,094,342	\$ 1,720,698	\$ 1,644,854
Accrued Interest Receivable	SC228	\$ 46,283	\$ 56,184	\$ 53,715	\$ 67,966	\$ 69,730

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(\$Thousands)

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 36,779,727</b>	<b>\$ 36,787,743</b>	<b>\$ 35,440,592</b>	<b>\$ 33,876,865</b>	<b>\$ 28,804,092</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 36,510,856</b>	<b>\$ 36,518,373</b>	<b>\$ 35,215,100</b>	<b>\$ 33,657,232</b>	<b>\$ 28,593,081</b>
Construction Loans - Total	SUB0100	\$ 1,705,090	\$ 1,639,567	\$ 1,536,847	\$ 1,435,811	\$ 1,304,721
Residential - Total	SUB0110	\$ 1,037,551	\$ 1,009,465	\$ 954,634	\$ 789,692	\$ 679,962
1-4 Dwelling Units	SC230	\$ 713,223	\$ 709,601	\$ 691,559	\$ 606,284	\$ 474,768
Multifamily (5 or more) Dwelling Units	SC235	\$ 324,328	\$ 299,864	\$ 263,075	\$ 183,408	\$ 205,194
Nonresidential Property	SC240	\$ 667,539	\$ 630,102	\$ 582,213	\$ 646,119	\$ 624,759
Permanent Loans - Total	SUB0121	\$ 34,915,587	\$ 34,982,516	\$ 33,746,755	\$ 32,292,413	\$ 27,378,417
Residential - Total	SUB0131	\$ 28,978,066	\$ 28,945,964	\$ 27,620,281	\$ 26,102,136	\$ 21,943,369
1-4 Dwelling Units - Total	SUB0141	\$ 28,212,880	\$ 28,244,635	\$ 26,912,968	\$ 25,430,481	\$ 21,314,615
Revolving Open-End Loans	SC251	\$ 3,466,360	\$ 3,487,441	\$ 3,424,678	\$ 3,268,776	\$ 2,916,921
All Other - First Liens	SC254	\$ 20,652,722	\$ 20,796,632	\$ 19,445,285	\$ 18,706,005	\$ 15,429,926
All Other - Junior Liens	SC255	\$ 4,093,798	\$ 3,960,562	\$ 4,043,005	\$ 3,455,700	\$ 2,967,768
Multifamily (5 or more) Dwelling Units	SC256	\$ 765,186	\$ 701,329	\$ 707,313	\$ 671,655	\$ 628,754
Nonresidential Property (Except Land)	SC260	\$ 5,679,291	\$ 5,785,518	\$ 5,867,555	\$ 5,990,457	\$ 5,246,260
Land	SC265	\$ 258,230	\$ 251,034	\$ 258,919	\$ 199,820	\$ 188,788
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 249,353	\$ 3,128,938	\$ 1,580,724	\$ 5,186,697	\$ 1,104,186
Accrued Interest Receivable	SC272	\$ 150,696	\$ 159,736	\$ 152,311	\$ 141,886	\$ 117,295
Advances for Taxes and Insurance	SC275	\$ 8,354	\$ 5,924	\$ 4,679	\$ 6,755	\$ 3,659
Allowance for Loan and Lease Losses	SC283	\$ 268,871	\$ 269,370	\$ 225,492	\$ 219,633	\$ 211,011
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 14,908,553</b>	<b>\$ 14,319,250</b>	<b>\$ 14,386,915</b>	<b>\$ 14,246,018</b>	<b>\$ 13,143,279</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 14,654,251</b>	<b>\$ 14,062,147</b>	<b>\$ 14,084,890</b>	<b>\$ 13,949,599</b>	<b>\$ 12,892,673</b>
Commercial Loans - Total	SC32	\$ 9,604,974	\$ 8,819,465	\$ 8,608,064	\$ 8,310,275	\$ 7,926,705
Secured	SC300	\$ 8,381,566	\$ 7,619,344	\$ 7,408,106	\$ 7,109,212	\$ 6,801,138
Unsecured	SC303	\$ 947,770	\$ 945,360	\$ 941,049	\$ 937,872	\$ 845,270
Lease Receivables	SC306	\$ 275,638	\$ 254,761	\$ 258,909	\$ 263,191	\$ 280,297
Consumer Loans - Total	SC35	\$ 5,224,438	\$ 5,424,073	\$ 5,708,781	\$ 5,872,833	\$ 5,155,101
Loans on Deposits	SC310	\$ 26,021	\$ 27,612	\$ 28,575	\$ 31,250	\$ 27,016
Home Improvement Loans (Not secured by real estate)	SC316	\$ 9,597	\$ 9,774	\$ 15,384	\$ 15,701	\$ 16,095
Education Loans	SC320	\$ 115,033	\$ 168,200	\$ 150,072	\$ 130,423	\$ 113,977
Auto Loans	SC323	\$ 4,174,575	\$ 4,284,756	\$ 4,467,792	\$ 4,605,435	\$ 3,868,255
Mobile Home Loans	SC326	\$ 77,451	\$ 90,551	\$ 111,080	\$ 106,096	\$ 107,140
Credit Cards	SC328	\$ 10,399	\$ 9,889	\$ 10,477	\$ 10,245	\$ 11,085

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 811,362	\$ 833,291	\$ 925,401	\$ 973,683	\$ 1,011,533
Accrued Interest Receivable	SC348	\$ 79,141	\$ 75,712	\$ 70,070	\$ 62,910	\$ 61,473
Allowance for Loan and Lease Losses	SC357	\$ 254,302	\$ 257,103	\$ 302,025	\$ 296,419	\$ 250,606
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 19,694</b>	<b>\$ 22,782</b>	<b>\$ 26,505</b>	<b>\$ 30,857</b>	<b>\$ 33,151</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 19,167</b>	<b>\$ 22,354</b>	<b>\$ 26,129</b>	<b>\$ 30,454</b>	<b>\$ 32,808</b>
Real Estate - Total	SUB0210	\$ 17,057	\$ 18,715	\$ 21,090	\$ 25,701	\$ 28,109
Construction	SC405	\$ 45	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 10,706	\$ 10,308	\$ 11,598	\$ 16,482	\$ 15,215
1-4 Dwelling Units	SC415	\$ 10,462	\$ 9,614	\$ 10,186	\$ 15,080	\$ 15,215
Multifamily (5 or more) Dwelling Units	SC425	\$ 244	\$ 694	\$ 1,412	\$ 1,402	\$ 0
Nonresidential (Except Land)	SC426	\$ 5,397	\$ 7,482	\$ 8,489	\$ 8,130	\$ 11,895
Land	SC428	\$ 909	\$ 925	\$ 1,003	\$ 1,089	\$ 999
Other Repossessed Assets	SC430	\$ 2,637	\$ 4,067	\$ 5,415	\$ 5,156	\$ 5,042
General Valuation Allowances	SC441	\$ 527	\$ 428	\$ 376	\$ 403	\$ 343
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 2,152</b>	<b>\$ 2,173</b>	<b>\$ 2,261</b>	<b>\$ 2,290</b>	<b>\$ 2,310</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 882,740</b>	<b>\$ 878,895</b>	<b>\$ 956,953</b>	<b>\$ 921,054</b>	<b>\$ 826,233</b>
Federal Home Loan Bank Stock	SC510	\$ 727,683	\$ 704,405	\$ 795,792	\$ 786,263	\$ 699,175
Other	SC540	\$ 155,057	\$ 174,490	\$ 161,161	\$ 134,791	\$ 127,058
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 567,435</b>	<b>\$ 578,520</b>	<b>\$ 578,258</b>	<b>\$ 573,409</b>	<b>\$ 509,097</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 5,750,142</b>	<b>\$ 5,786,476</b>	<b>\$ 5,204,341</b>	<b>\$ 5,449,567</b>	<b>\$ 4,485,622</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 5,749,767</b>	<b>\$ 5,786,161</b>	<b>\$ 5,204,041</b>	<b>\$ 5,449,267</b>	<b>\$ 4,485,622</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 77,285	\$ 78,224	\$ 161,359	\$ 157,697	\$ 156,012
Bank-Owned Life Insurance - Other	SC625	\$ 1,051,827	\$ 1,057,453	\$ 954,090	\$ 948,008	\$ 919,303
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 87,822	\$ 94,844	\$ 86,382	\$ 86,711	\$ 96,867
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 500	\$ 420	\$ 402	\$ 392	\$ 357
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 2,965,856	\$ 3,006,339	\$ 2,411,618	\$ 2,443,491	\$ 1,574,450
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 38,172	\$ 40,911	\$ 42,419	\$ 44,450	\$ 45,724
Other Assets	SC689	\$ 1,528,680	\$ 1,508,285	\$ 1,548,071	\$ 1,768,818	\$ 1,692,909
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 375	\$ 315	\$ 300	\$ 300	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 524,075</b>	<b>\$ 527,216</b>	<b>\$ 528,193</b>	<b>\$ 516,755</b>	<b>\$ 461,960</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 75,728,124</b>	<b>\$ 75,454,331</b>	<b>\$ 75,875,793</b>	<b>\$ 77,496,539</b>	<b>\$ 70,891,353</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 75,204,049</b>	<b>\$ 74,927,115</b>	<b>\$ 75,347,600</b>	<b>\$ 76,979,784</b>	<b>\$ 70,429,393</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 47,524,328</b>	<b>\$ 48,586,591</b>	<b>\$ 47,310,808</b>	<b>\$ 47,819,055</b>	<b>\$ 44,674,437</b>
Deposits	SC710	\$ 47,201,360	\$ 48,321,947	\$ 47,059,924	\$ 47,602,103	\$ 44,379,457
Escrows	SC712	\$ 327,023	\$ 291,726	\$ 258,543	\$ 213,273	\$ 294,055
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 4,055	\$- 27,082	\$- 7,659	\$ 3,679	\$ 925
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 18,266,944</b>	<b>\$ 16,890,368</b>	<b>\$ 19,314,500</b>	<b>\$ 20,519,292</b>	<b>\$ 18,487,286</b>
Advances from FHLBank	SC720	\$ 13,505,187	\$ 12,014,830	\$ 13,670,907	\$ 14,045,405	\$ 12,602,505
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,899,600	\$ 2,039,119	\$ 2,717,622	\$ 3,944,474	\$ 3,373,008
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 798,535	\$ 770,636	\$ 782,139	\$ 783,854	\$ 762,338
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,063,622	\$ 2,065,783	\$ 2,143,832	\$ 1,745,559	\$ 1,749,435
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 923,868</b>	<b>\$ 909,049</b>	<b>\$ 718,574</b>	<b>\$ 832,382</b>	<b>\$ 741,543</b>
Accrued Interest Payable - Deposits	SC763	\$ 61,325	\$ 51,639	\$ 35,585	\$ 43,434	\$ 32,178
Accrued Interest Payable - Other	SC766	\$ 145,427	\$ 129,460	\$ 136,133	\$ 117,093	\$ 122,171
Accrued Taxes	SC776	\$ 114,376	\$ 43,957	\$ 25,313	\$ 69,691	\$ 42,649
Accounts Payable	SC780	\$ 280,690	\$ 283,026	\$ 227,339	\$ 252,018	\$ 129,136
Deferred Income Taxes	SC790	\$ 17,121	\$ 15,520	\$ 21,411	\$ 20,360	\$ 16,638
Other Liabilities and Deferred Income	SC796	\$ 304,929	\$ 385,447	\$ 272,793	\$ 329,786	\$ 398,771
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
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>\$ 66,715,140</b>	<b>\$ 66,386,008</b>	<b>\$ 67,343,882</b>	<b>\$ 69,170,729</b>	<b>\$ 63,903,266</b>

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 140,249</b>	<b>\$ 139,933</b>	<b>\$ 139,627</b>	<b>\$ 139,293</b>	<b>\$ 138,770</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 8,348,658</b>	<b>\$ 8,401,170</b>	<b>\$ 7,864,091</b>	<b>\$ 7,669,761</b>	<b>\$ 6,387,360</b>
Stock - Total	SUB0311	\$ 5,493,460	\$ 5,513,856	\$ 4,724,996	\$ 4,735,638	\$ 3,589,188
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 1,497	\$ 4,597	\$ 4,798	\$ 5,028	\$ 5,028
Common Stock - Paid in Excess of Par	SC830	\$ 5,491,963	\$ 5,509,259	\$ 4,720,198	\$ 4,730,610	\$ 3,584,160
Accumulated Other Comprehensive Income - Total	SC86	\$- 79,310	\$- 159,170	\$- 74,817	\$- 110,960	\$- 243,573
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 28,819	\$- 108,745	\$- 11,111	\$- 29,197	\$- 164,988
Gains (Losses) on Cash Flow Hedges	SC865	\$- 50,420	\$- 50,354	\$- 63,688	\$- 81,757	\$- 78,579
Other	SC870	\$- 71	\$- 71	\$- 18	\$- 6	\$- 6
Retained Earnings	SC880	\$ 2,945,617	\$ 3,055,354	\$ 3,243,554	\$ 3,077,236	\$ 3,074,220
Other Components of Equity Capital	SC891	\$- 11,109	\$- 8,870	\$- 29,642	\$- 32,153	\$- 32,475
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 75,204,047</b>	<b>\$ 74,927,111</b>	<b>\$ 75,347,600</b>	<b>\$ 76,979,783</b>	<b>\$ 70,429,396</b>

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## Other Codes As of Jun 2005

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 56
3	Federal, State, or other taxes receivable	14	\$ 6,913
4	Net deferred tax assets	20	\$ 162,244
6	Prepaid deposit insurance premiums	6	\$ 56
7	Prepaid expenses	35	\$ 404,073
8	Deposits for utilities and other services	1	\$ 695
13	Noninterest-bearing accts recv from Hold Co/Affl	4	\$ 174
14	Other noninterest-bearing short-term accounts recv	6	\$ 16,913
22	Unapplied loan disbursements	2	\$ 3,164
99	Other	25	\$ 470,294

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 964
4	Nonrefundable loan fees received prior to closing	5	\$ 866
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 31
9	Fees received for standby contracts and other	1	\$ 8
10	Amounts due brokers for unsettled transactions	1	\$ 1,000
11	The liability recorded for post-retirement benefit	12	\$ 7,986
14	Unapplied loan payments received	4	\$ 72,735
16	Recourse loan liability	1	\$ 272
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 79,850
20	F/V of all derivative instru. reportable as liab.	1	\$ 59,954
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,935
99	Other	28	\$ 10,164

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 887,305</b>	<b>\$ 832,503</b>	<b>\$ 866,012</b>	<b>\$ 824,904</b>	<b>\$ 749,744</b>
Deposits and Investment Securities	SO115	\$ 47,315	\$ 45,734	\$ 55,009	\$ 57,384	\$ 56,703
Mortgage-Backed Securities	SO125	\$ 132,514	\$ 134,398	\$ 157,445	\$ 179,171	\$ 176,513
Mortgage Loans	SO141	\$ 499,782	\$ 469,530	\$ 464,872	\$ 411,747	\$ 359,214
Nonmortgage Loans - Total	SUB0950	\$ 207,694	\$ 182,841	\$ 188,686	\$ 176,602	\$ 157,314
Commercial Loans and Leases	SO160	\$ 138,769	\$ 115,804	\$ 113,088	\$ 101,034	\$ 90,787
Consumer Loans and Leases	SO171	\$ 68,925	\$ 67,037	\$ 75,598	\$ 75,568	\$ 66,527
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 5,893</b>	<b>\$ 4,983</b>	<b>\$ 4,892</b>	<b>\$ 3,445</b>	<b>\$ 2,337</b>
Federal Home Loan Bank Stock	SO181	\$ 5,778	\$ 4,969	\$ 4,873	\$ 3,444	\$ 2,337
Other	SO185	\$ 115	\$ 14	\$ 19	\$ 1	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 365,504</b>	<b>\$ 317,716</b>	<b>\$ 331,628</b>	<b>\$ 308,167</b>	<b>\$ 265,915</b>
Deposits	SO215	\$ 198,779	\$ 168,974	\$ 163,987	\$ 155,634	\$ 135,422
Escrows	SO225	\$ 111	\$ 112	\$ 112	\$ 110	\$ 111
Advances from FHLBank	SO230	\$ 131,588	\$ 120,124	\$ 135,709	\$ 123,065	\$ 112,667
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 8,950	\$ 8,298	\$ 7,668	\$ 6,878	\$ 6,568
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 26,076	\$ 20,208	\$ 24,152	\$ 22,480	\$ 11,147
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>\$ 527,694</b>	<b>\$ 519,770</b>	<b>\$ 539,276</b>	<b>\$ 520,182</b>	<b>\$ 486,166</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 25,950</b>	<b>\$ 24,012</b>	<b>\$ 73,696</b>	<b>\$ 28,098</b>	<b>\$ 34,609</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 501,744</b>	<b>\$ 495,758</b>	<b>\$ 465,580</b>	<b>\$ 492,084</b>	<b>\$ 451,557</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 216,321</b>	<b>\$ 185,345</b>	<b>\$ 167,437</b>	<b>\$ 163,990</b>	<b>\$ 169,884</b>
Mortgage Loan Serving Fees	SO410	\$- 7,165	\$ 5,441	\$ 2,446	\$- 8,110	\$ 17,051
Other Fees and Charges	SO420	\$ 149,146	\$ 138,968	\$ 143,107	\$ 135,768	\$ 131,821
Net Income (Loss) from Other - Total	SUB0451	\$ 35,703	\$ 17,261	\$- 1,043	\$ 26,755	\$ 4,032
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 32,603	\$ 15,499	\$- 5,266	\$ 25,483	\$ 3,940
Operations & Sale of Repossessed Assets	SO461	\$ 629	\$- 198	\$- 942	\$ 471	\$- 101
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 49	\$ 48	\$ 157	\$ 44	\$- 255
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 8	\$ 0	\$ 0	\$ 230
Sale of Loans Held for Investment	SO475	\$ 908	\$ 264	\$ 1,163	\$ 642	\$ 589



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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 406	\$ 754	\$ 233	\$ 53	\$ 165
Trading Assets (Realized and Unrealized)	SO485	\$ 1,206	\$ 886	\$ 3,612	\$ 62	\$- 536
Other Noninterest Income	SO488	\$ 38,637	\$ 23,675	\$ 22,927	\$ 9,577	\$ 16,980
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>\$ 394,419</b>	<b>\$ 415,654</b>	<b>\$ 409,344</b>	<b>\$ 401,085</b>	<b>\$ 387,940</b>
All Personnel Compensation and Expense	SO510	\$ 193,041	\$ 182,681	\$ 195,666	\$ 181,399	\$ 176,852
Legal Expense	SO520	\$ 3,226	\$ 3,292	\$ 3,881	\$ 3,518	\$ 2,585
Office Occupancy and Equipment Expense	SO530	\$ 103,617	\$ 102,596	\$ 105,656	\$ 99,123	\$ 97,036
Marketing and Other Professional Services	SO540	\$ 26,993	\$ 25,825	\$ 28,261	\$ 27,464	\$ 24,861
Loan Servicing Fees	SO550	\$ 1,062	\$ 952	\$ 1,670	\$ 1,404	\$ 1,096
Goodwill and Other Intangibles Expense	SO560	\$ 18,887	\$ 19,217	\$ 18,468	\$ 20,257	\$ 25,873
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 370	\$ 14	\$ 123	\$ 130	\$- 46
Other Noninterest Expense	SO580	\$ 47,223	\$ 81,077	\$ 55,619	\$ 67,790	\$ 59,683
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 323,646</b>	<b>\$ 265,449</b>	<b>\$ 223,673</b>	<b>\$ 254,989</b>	<b>\$ 233,501</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 95,416</b>	<b>\$ 81,331</b>	<b>\$ 54,742</b>	<b>\$ 73,604</b>	<b>\$ 67,366</b>
Federal	SO710	\$ 72,028	\$ 57,448	\$ 36,481	\$ 56,418	\$ 50,826
State, Local & Other	SO720	\$ 23,388	\$ 23,883	\$ 18,261	\$ 17,186	\$ 16,540
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 228,230</b>	<b>\$ 184,118</b>	<b>\$ 168,931</b>	<b>\$ 181,385</b>	<b>\$ 166,135</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 228,230</b>	<b>\$ 184,118</b>	<b>\$ 168,931</b>	<b>\$ 181,385</b>	<b>\$ 166,135</b>



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### Other Codes As of Jun 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	11	\$ 196
5	Net income(loss) from real estate held for invest	1	\$ 28
6	Net income(loss)-equity invest in uncons sub org	1	\$- 72
7	Net income(loss) from leased property	1	\$ 2
9	Net income from data processing lease/services	1	\$ 30
11	Adjustments to prior periods	1	\$ 200
15	Income from corporate-owned life insurance	14	\$ 13,806
19	Realized/unrealized gains on derivatives	1	\$ 12,228
99	Other	26	\$ 6,846

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 95
2	OTS assessments	7	\$ 172
6	Supervisory examination fees	3	\$ 75
7	Office supplies, printing, and postage	31	\$ 12,713
8	Telephone, including data lines	12	\$ 7,285
9	Loan origination expense	6	\$ 211
10	ATM expense	12	\$ 492
11	Adjustments to prior periods	1	\$- 8,446
12	Acquisition and organization costs	1	\$ 5
13	Misc taxes other than income & real estate	1	\$ 429
14	Losses from fraud	1	\$ 48
17	Charitable contributions	4	\$ 275
99	Other	37	\$ 5,365

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 1,710,313</b>	<b>\$ 832,503</b>	<b>\$ 3,164,339</b>	<b>\$ 2,301,234</b>	<b>\$ 1,485,943</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 92,218	\$ 45,734	\$ 221,135	\$ 166,581	\$ 112,311
YTD - Mortgage-Backed Securities	Y_SO125	\$ 264,419	\$ 134,398	\$ 683,838	\$ 527,566	\$ 350,640
YTD - Mortgage Loans	Y_SO141	\$ 965,188	\$ 469,530	\$ 1,584,889	\$ 1,121,136	\$ 713,581
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 253,964	\$ 115,804	\$ 390,505	\$ 277,565	\$ 176,531
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 134,524	\$ 67,037	\$ 283,972	\$ 208,386	\$ 132,880
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 10,791</b>	<b>\$ 4,983</b>	<b>\$ 13,018</b>	<b>\$ 8,143</b>	<b>\$ 4,712</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 10,662	\$ 4,969	\$ 12,978	\$ 8,122	\$ 4,692
YTD - Other	Y_SO185	\$ 129	\$ 14	\$ 40	\$ 21	\$ 20
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 678,648</b>	<b>\$ 317,716</b>	<b>\$ 1,164,350</b>	<b>\$ 834,990</b>	<b>\$ 531,302</b>
YTD - Deposits	Y_SO215	\$ 365,923	\$ 168,974	\$ 586,383	\$ 423,768	\$ 272,221
YTD - Escrows	Y_SO225	\$ 223	\$ 112	\$ 435	\$ 323	\$ 219
YTD - Advances from FHLBank	Y_SO230	\$ 249,429	\$ 120,124	\$ 481,351	\$ 346,538	\$ 223,859
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 17,248	\$ 8,298	\$ 27,210	\$ 19,542	\$ 12,664
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 45,825	\$ 20,208	\$ 68,971	\$ 44,819	\$ 22,339
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>\$ 1,042,456</b>	<b>\$ 519,770</b>	<b>\$ 2,013,007</b>	<b>\$ 1,474,387</b>	<b>\$ 959,353</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 49,962</b>	<b>\$ 24,012</b>	<b>\$ 184,303</b>	<b>\$ 110,607</b>	<b>\$ 82,474</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 992,494</b>	<b>\$ 495,758</b>	<b>\$ 1,828,704</b>	<b>\$ 1,363,780</b>	<b>\$ 876,879</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 400,831</b>	<b>\$ 185,345</b>	<b>\$ 703,744</b>	<b>\$ 534,827</b>	<b>\$ 371,100</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 1,724	\$ 5,441	\$- 335	\$- 2,781	\$ 5,347
YTD - Other Fees and Charges	Y_SO420	\$ 287,558	\$ 138,968	\$ 531,917	\$ 388,834	\$ 253,349
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 52,907	\$ 17,261	\$ 75,851	\$ 75,301	\$ 48,462
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 48,056	\$ 15,499	\$ 70,875	\$ 74,518	\$ 49,035
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 420	\$- 198	\$- 765	\$ 207	\$- 348
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1	\$ 48	\$ 40	\$- 117	\$- 161
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 8	\$ 8	\$ 230	\$ 230	\$ 230
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,172	\$ 264	\$ 2,609	\$ 1,446	\$ 804

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,160	\$ 754	\$ 1,550	\$ 1,317	\$ 1,264
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 2,092	\$ 886	\$ 1,312	\$- 2,300	\$- 2,362
YTD - Other Noninterest Income	Y_SO488	\$ 62,090	\$ 23,675	\$ 96,311	\$ 73,473	\$ 63,942
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 805,226</b>	<b>\$ 415,654</b>	<b>\$ 1,580,457</b>	<b>\$ 1,187,414</b>	<b>\$ 790,153</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 373,391	\$ 182,681	\$ 718,535	\$ 528,055	\$ 348,777
YTD - Legal Expense	Y_SO520	\$ 6,454	\$ 3,292	\$ 13,386	\$ 9,539	\$ 6,038
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 205,268	\$ 102,596	\$ 397,748	\$ 292,233	\$ 193,608
YTD - Marketing and Other Professional Services	Y_SO540	\$ 52,513	\$ 25,825	\$ 104,667	\$ 76,648	\$ 49,317
YTD - Loan Servicing Fees	Y_SO550	\$ 2,014	\$ 952	\$ 5,106	\$ 3,436	\$ 2,033
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 37,914	\$ 19,217	\$ 74,580	\$ 64,068	\$ 43,811
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 384	\$ 14	\$ 216	\$ 93	\$- 37
YTD - Other Noninterest Expense	Y_SO580	\$ 127,288	\$ 81,077	\$ 266,219	\$ 213,342	\$ 146,606
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 588,099</b>	<b>\$ 265,449</b>	<b>\$ 951,991</b>	<b>\$ 711,193</b>	<b>\$ 457,826</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 176,459</b>	<b>\$ 81,331</b>	<b>\$ 267,649</b>	<b>\$ 209,504</b>	<b>\$ 136,527</b>
YTD - Federal	Y_SO710	\$ 129,267	\$ 57,448	\$ 199,824	\$ 160,233	\$ 104,328
YTD - State, Local, and Other	Y_SO720	\$ 47,192	\$ 23,883	\$ 67,825	\$ 49,271	\$ 32,199
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 411,640</b>	<b>\$ 184,118</b>	<b>\$ 684,342</b>	<b>\$ 501,689</b>	<b>\$ 321,299</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 411,640</b>	<b>\$ 184,118</b>	<b>\$ 684,342</b>	<b>\$ 501,689</b>	<b>\$ 321,299</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 519,218</b>	<b>\$ 498,826</b>	<b>\$ 516,348</b>	<b>\$ 461,787</b>	<b>\$ 460,985</b>
Net Provision for Loss	VA115	\$ 26,174	\$ 23,993	\$ 73,636	\$ 28,151	\$ 34,571
Transfers	VA125	\$- 2,735	\$- 1,057	\$- 34,665	\$ 44	\$- 91
Recoveries	VA135	\$ 16,166	\$ 11,341	\$ 12,623	\$ 10,166	\$ 9,402
Adjustments	VA145	\$ 2,358	\$ 26,533	\$ 9	\$ 49,398	\$ 5
Charge-offs	VA155	\$ 37,111	\$ 32,425	\$ 39,757	\$ 32,793	\$ 42,912
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 524,070</b>	<b>\$ 527,211</b>	<b>\$ 528,194</b>	<b>\$ 516,753</b>	<b>\$ 461,960</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 8,088</b>	<b>\$ 7,513</b>	<b>\$ 5,133</b>	<b>\$ 5,932</b>	<b>\$ 6,923</b>
Net Provision for Loss	VA118	\$ 146	\$ 33	\$ 183	\$ 77	\$- 8

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 2,735	\$ 1,057	\$ 34,665	\$- 44	\$ 91
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 4	\$ 404
Charge-offs	VA158	\$ 417	\$ 515	\$ 32,468	\$ 797	\$ 526
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 10,552</b>	<b>\$ 8,088</b>	<b>\$ 7,513</b>	<b>\$ 5,133</b>	<b>\$ 6,884</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 527,306</b>	<b>\$ 506,339</b>	<b>\$ 521,481</b>	<b>\$ 467,680</b>	<b>\$ 467,908</b>
Net Provision for Loss	VA120	\$ 26,320	\$ 24,026	\$ 73,819	\$ 28,228	\$ 34,563
Recoveries	VA140	\$ 16,166	\$ 11,341	\$ 12,623	\$ 10,166	\$ 9,402
Adjustments	VA150	\$ 2,358	\$ 26,533	\$ 9	\$ 49,402	\$ 409
Charge-offs	VA160	\$ 37,528	\$ 32,940	\$ 72,225	\$ 33,590	\$ 43,438
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 534,622</b>	<b>\$ 535,299</b>	<b>\$ 535,707</b>	<b>\$ 521,886</b>	<b>\$ 468,844</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 37,111</b>	<b>\$ 32,425</b>	<b>\$ 39,757</b>	<b>\$ 32,793</b>	<b>\$ 42,912</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 6,574</b>	<b>\$ 3,410</b>	<b>\$ 5,398</b>	<b>\$ 5,294</b>	<b>\$ 9,650</b>
Construction - Total	SUB2030	\$ 26	\$ 4	\$ 0	\$ 13	\$ 13
1-4 Dwelling Units	VA420	\$ 26	\$ 4	\$ 0	\$ 13	\$ 13
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 6,548	\$ 3,406	\$ 5,398	\$ 5,281	\$ 9,637
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 70	\$ 82	\$ 227	\$ 115	\$ 32
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,502	\$ 1,362	\$ 1,380	\$ 1,255	\$ 1,246
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,566	\$ 1,555	\$ 2,280	\$ 2,990	\$ 1,651
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 410	\$ 407	\$ 1,511	\$ 921	\$ 6,708
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 30,087</b>	<b>\$ 28,877</b>	<b>\$ 34,195</b>	<b>\$ 27,469</b>	<b>\$ 33,245</b>
Commercial Loans	VA520	\$ 15,822	\$ 11,445	\$ 13,591	\$ 12,841	\$ 16,668
Consumer Loans - Total	SUB2061	\$ 14,265	\$ 17,432	\$ 20,604	\$ 14,628	\$ 16,577
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 72	\$ 44	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 12,105	\$ 15,172	\$ 17,592	\$ 11,984	\$ 13,759
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 145	\$ 56	\$ 19

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 77	\$ 91	\$ 147	\$ 115	\$ 94
Other	VA560	\$ 2,083	\$ 2,169	\$ 2,648	\$ 2,429	\$ 2,705
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 450</b>	<b>\$ 138</b>	<b>\$ 164</b>	<b>\$ 30</b>	<b>\$ 17</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 360	\$ 31	\$ 44	\$ 0	\$ 17
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 90	\$ 68	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 30	\$ 120	\$ 30	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA70</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>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 16,166</b>	<b>\$ 11,341</b>	<b>\$ 12,623</b>	<b>\$ 10,166</b>	<b>\$ 9,402</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</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>\$ 2,962</b>	<b>\$ 1,781</b>	<b>\$ 2,310</b>	<b>\$ 3,141</b>	<b>\$ 1,986</b>
Construction - Total	SUB2130	\$ 1	\$ 0	\$ 0	\$ 0	\$ 7
1-4 Dwelling Units	VA421	\$ 1	\$ 0	\$ 0	\$ 0	\$ 7
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2,961	\$ 1,781	\$ 2,310	\$ 3,141	\$ 1,979
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 6	\$ 3	\$ 20	\$ 74
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 505	\$ 324	\$ 232	\$ 135	\$ 317
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2,302	\$ 909	\$ 1,128	\$ 1,701	\$ 1,458
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 153	\$ 542	\$ 947	\$ 1,285	\$ 130
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 13,204</b>	<b>\$ 9,559</b>	<b>\$ 10,311</b>	<b>\$ 7,022</b>	<b>\$ 7,414</b>
Commercial Loans	VA521	\$ 5,248	\$ 2,375	\$ 3,021	\$ 1,857	\$ 1,939
Consumer Loans - Total	SUB2161	\$ 7,956	\$ 7,184	\$ 7,290	\$ 5,165	\$ 5,475
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 3	\$ 1	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 7,455	\$ 6,693	\$ 6,724	\$ 4,602	\$ 4,918

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 1	\$ 7	\$ 4	\$ 5
Credit Cards	VA557	\$ 16	\$ 19	\$ 22	\$ 16	\$ 14
Other	VA561	\$ 483	\$ 471	\$ 534	\$ 542	\$ 538
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 2</b>	<b>\$ 3</b>	<b>\$ 2</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 2,879</b>	<b>\$ 1,088</b>	<b>\$ 34,847</b>	<b>\$ 33</b>	<b>\$ 83</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 8</b>	<b>\$ 20</b>	<b>\$ 32,117</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 1,088</b>	<b>\$ 1,165</b>	<b>\$ 2,565</b>	<b>\$- 81</b>	<b>\$ 205</b>
Construction - Total	SUB2230	\$- 51	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$- 51	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,139	\$ 1,165	\$ 2,565	\$- 81	\$ 205
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 7	\$- 6	\$- 3	\$- 2	\$ 22
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 167	\$ 53	\$ 309	\$ 23	\$- 11
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 965	\$ 2,259	\$ 1,273	\$- 60	\$ 140
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$- 35	\$ 60
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 1,141	\$ 986	\$- 7	\$- 6
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 1,742</b>	<b>\$- 102</b>	<b>\$ 171</b>	<b>\$ 87</b>	<b>\$- 145</b>
Commercial Loans	VA522	\$ 1,825	\$- 128	\$ 220	\$ 63	\$- 175
Consumer Loans - Total	SUB2261	\$- 83	\$ 26	\$- 49	\$ 24	\$ 30
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 4	\$ 0	\$ 20	\$- 10	\$- 5
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Auto Loans	VA542	\$- 22	\$ 7	\$- 15	\$ 12	\$- 3
Mobile Home Loans	VA552	\$- 7	\$- 1	\$- 3	\$- 1	\$ 14
Credit Cards	VA558	\$- 11	\$- 8	\$- 9	\$ 28	\$ 27
Other	VA562	\$- 39	\$ 28	\$- 42	\$- 6	\$- 4
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 16</b>	<b>\$ 5</b>	<b>\$- 6</b>	<b>\$ 27</b>	<b>\$ 55</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 13	\$ 5	\$ 0	\$ 10	\$ 11
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 3	\$ 0	\$- 6	\$ 17	\$ 44
Other Repossessed 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>\$ 43</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>\$ 25</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 75</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 23,824</b>	<b>\$ 22,172</b>	<b>\$ 61,981</b>	<b>\$ 22,660</b>	<b>\$ 33,593</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 8</b>	<b>\$ 20</b>	<b>\$ 32,117</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 4,700</b>	<b>\$ 2,794</b>	<b>\$ 5,653</b>	<b>\$ 2,072</b>	<b>\$ 7,869</b>
Construction - Total	SUB2330	\$- 26	\$ 4	\$ 0	\$ 13	\$ 6
1-4 Dwelling Units	VA425	\$- 26	\$ 4	\$ 0	\$ 13	\$ 6
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 4,726	\$ 2,790	\$ 5,653	\$ 2,059	\$ 7,863
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 76	\$ 70	\$ 221	\$ 93	\$- 20
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,164	\$ 1,091	\$ 1,457	\$ 1,143	\$ 918
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,229	\$ 2,905	\$ 2,425	\$ 1,229	\$ 333
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$- 35	\$ 60
Nonresidential Property (Except Land)	VA485	\$ 257	\$- 1,276	\$ 1,550	\$- 371	\$ 6,572
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 18,625</b>	<b>\$ 19,216</b>	<b>\$ 24,055</b>	<b>\$ 20,534</b>	<b>\$ 25,686</b>
Commercial Loans	VA525	\$ 12,399	\$ 8,942	\$ 10,790	\$ 11,047	\$ 14,554
Consumer Loans - Total	SUB2361	\$ 6,226	\$ 10,274	\$ 13,265	\$ 9,487	\$ 11,132
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 4	\$ 0	\$ 89	\$ 33	\$- 5
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Auto Loans	VA545	\$ 4,628	\$ 8,486	\$ 10,853	\$ 7,394	\$ 8,838
Mobile Home Loans	VA555	\$- 8	\$- 2	\$ 135	\$ 51	\$ 28
Credit Cards	VA559	\$ 50	\$ 64	\$ 116	\$ 127	\$ 107
Other	VA565	\$ 1,561	\$ 1,726	\$ 2,072	\$ 1,881	\$ 2,163
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 466</b>	<b>\$ 143</b>	<b>\$ 158</b>	<b>\$ 57</b>	<b>\$ 72</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 373	\$ 36	\$ 44	\$ 10	\$ 28



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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 90	\$ 68	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 30	\$ 120	\$ 30	\$ 0
Real Estate - Land	VA631	\$ 3	\$ 0	\$- 6	\$ 17	\$ 44
Other Repossessed Assets	VA633	\$ 0	\$ 9	\$ 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>\$ 43</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>\$ 25</b>	<b>\$- 1</b>	<b>\$- 2</b>	<b>\$- 3</b>	<b>\$- 77</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 1,092</b>	<b>\$ 1,957</b>	<b>\$ 1,641</b>	<b>\$ 2,431</b>	<b>\$ 2,293</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 8,533</b>	<b>\$ 8,633</b>	<b>\$ 7,659</b>	<b>\$ 8,456</b>	<b>\$ 10,387</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 5,246</b>	<b>\$ 4,524</b>	<b>\$ 4,873</b>	<b>\$ 5,905</b>	<b>\$ 8,443</b>
Construction	VA951	\$ 939	\$ 0	\$ 0	\$ 30	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,267	\$ 4,439	\$ 2,465	\$ 3,982	\$ 4,382
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 85	\$ 15	\$ 1,402	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 40	\$ 0	\$ 2,393	\$ 491	\$ 4,061
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 383,539</b>	<b>\$ 343,222</b>	<b>\$ 416,635</b>	<b>\$ 432,692</b>	<b>\$ 370,596</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 545,448</b>	<b>\$ 547,059</b>	<b>\$ 567,052</b>	<b>\$ 528,541</b>	<b>\$ 555,345</b>
Substandard	VA965	\$ 504,130	\$ 509,580	\$ 538,352	\$ 494,831	\$ 510,561
Doubtful	VA970	\$ 41,318	\$ 37,479	\$ 28,700	\$ 33,710	\$ 44,784
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 619,692</b>	<b>\$ 629,921</b>	<b>\$ 596,416</b>	<b>\$ 603,835</b>	<b>\$ 546,245</b>
Mortgages - Total	SUB2421	\$ 453,790	\$ 452,598	\$ 424,666	\$ 409,329	\$ 370,581
Construction and Land Loans	SUB2430	\$ 13,704	\$ 12,945	\$ 11,033	\$ 12,635	\$ 8,442
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 377,857	\$ 374,379	\$ 354,311	\$ 334,157	\$ 292,949
Permanent Loans Secured by All Other Property	SUB2450	\$ 62,812	\$ 65,566	\$ 59,503	\$ 62,815	\$ 69,190
Nonmortgages - Total	SUB2461	\$ 165,902	\$ 177,323	\$ 171,750	\$ 194,506	\$ 175,664
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 429,115</b>	<b>\$ 425,248</b>	<b>\$ 413,647</b>	<b>\$ 406,911</b>	<b>\$ 347,939</b>

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 375,066</b>	<b>\$ 385,110</b>	<b>\$ 357,700</b>	<b>\$ 357,262</b>	<b>\$ 292,092</b>
Mortgage Loans - Total	SUB2481	\$ 282,302	\$ 287,939	\$ 256,596	\$ 244,611	\$ 194,990
Construction	PD115	\$ 7,440	\$ 8,765	\$ 7,256	\$ 10,441	\$ 8,369
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 2,640	\$ 1,639	\$ 3,775	\$ 4,258	\$ 2,830
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 216,981	\$ 213,327	\$ 166,742	\$ 178,990	\$ 143,385
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 30,444	\$ 32,499	\$ 54,433	\$ 27,450	\$ 21,075
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 3,687	\$ 2,390	\$ 1,256	\$ 612	\$ 138
Permanent - Nonresidential Property (Except Land)	PD135	\$ 20,610	\$ 29,110	\$ 22,953	\$ 22,634	\$ 19,193
Permanent - Land	PD138	\$ 500	\$ 209	\$ 181	\$ 226	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 37,330	\$ 45,664	\$ 29,174	\$ 43,432	\$ 52,109
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 55,434	\$ 51,507	\$ 71,930	\$ 69,219	\$ 44,993
Loans on Deposits	PD161	\$ 461	\$ 437	\$ 596	\$ 2,504	\$ 320
Home Improvement Loans	PD163	\$ 5	\$ 9	\$ 768	\$ 779	\$ 37
Education Loans	PD165	\$ 326	\$ 1,877	\$ 445	\$ 472	\$ 549
Auto Loans	PD167	\$ 45,107	\$ 39,021	\$ 58,548	\$ 51,712	\$ 33,272
Mobile Home Loans	PD169	\$ 382	\$ 3,946	\$ 3,765	\$ 4,849	\$ 4,393
Credit Cards	PD171	\$ 238	\$ 92	\$ 136	\$ 162	\$ 201
Other	PD180	\$ 8,915	\$ 6,125	\$ 7,672	\$ 8,741	\$ 6,221
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 809	\$ 659	\$ 1,099	\$ 1,432	\$ 1,425
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 54,049</b>	<b>\$ 40,138</b>	<b>\$ 55,947</b>	<b>\$ 49,649</b>	<b>\$ 55,847</b>
Mortgage Loans - Total	SUB2491	\$ 48,431	\$ 35,614	\$ 47,245	\$ 40,752	\$ 48,912
Construction	PD215	\$ 474	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 264	\$ 291	\$ 535	\$ 394	\$ 603
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 39,117	\$ 29,799	\$ 41,556	\$ 36,789	\$ 37,234
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 5,675	\$ 5,158	\$ 3,754	\$ 2,745	\$ 2,470
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 320	\$ 0	\$ 488
Permanent - Nonresidential Property (Except Land)	PD235	\$ 2,901	\$ 366	\$ 1,080	\$ 824	\$ 8,117
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 970	\$ 58	\$ 175	\$ 262	\$ 183
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 4,648	\$ 4,466	\$ 8,527	\$ 8,635	\$ 6,752
Loans on Deposits	PD261	\$ 121	\$ 108	\$ 80	\$ 114	\$ 91
Home Improvement Loans	PD263	\$ 6	\$ 0	\$ 402	\$ 399	\$ 101

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(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 398	\$ 628	\$ 528	\$ 529	\$ 581
Auto Loans	PD267	\$ 2,264	\$ 2,000	\$ 2,762	\$ 2,938	\$ 1,711
Mobile Home Loans	PD269	\$ 0	\$ 497	\$ 2,979	\$ 2,334	\$ 2,530
Credit Cards	PD271	\$ 87	\$ 55	\$ 127	\$ 155	\$ 87
Other	PD280	\$ 1,772	\$ 1,178	\$ 1,649	\$ 2,166	\$ 1,651
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 921	\$ 752	\$ 1,121	\$ 1,069	\$ 1,035
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 190,577</b>	<b>\$ 204,673</b>	<b>\$ 182,769</b>	<b>\$ 196,924</b>	<b>\$ 198,306</b>
Mortgage Loans - Total	SUB2501	\$ 123,057	\$ 129,045	\$ 120,825	\$ 123,966	\$ 126,679
Construction	PD315	\$ 5,207	\$ 3,888	\$ 3,596	\$ 1,916	\$ 73
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 902	\$ 445	\$ 925	\$ 792	\$ 788
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 66,670	\$ 76,774	\$ 70,352	\$ 70,215	\$ 71,992
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 15,164	\$ 14,447	\$ 12,239	\$ 12,524	\$ 12,572
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,886	\$ 1,721	\$ 1,199	\$ 859	\$ 909
Permanent - Nonresidential Property (Except Land)	PD335	\$ 33,145	\$ 31,687	\$ 32,514	\$ 37,608	\$ 40,345
Permanent - Land	PD338	\$ 83	\$ 83	\$ 0	\$ 52	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 63,943	\$ 71,179	\$ 60,416	\$ 71,367	\$ 70,127
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 3,577	\$ 4,449	\$ 1,528	\$ 1,591	\$ 1,500
Loans on Deposits	PD361	\$ 19	\$ 38	\$ 35	\$ 23	\$ 69
Home Improvement Loans	PD363	\$ 8	\$ 12	\$ 97	\$ 76	\$ 15
Education Loans	PD365	\$ 238	\$ 795	\$ 55	\$ 43	\$ 24
Auto Loans	PD367	\$ 428	\$ 628	\$ 685	\$ 728	\$ 749
Mobile Home Loans	PD369	\$ 0	\$ 2,326	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 13	\$ 4	\$ 33	\$ 20	\$ 38
Other	PD380	\$ 2,871	\$ 646	\$ 623	\$ 701	\$ 605
Memo - Troubled Debt Restructured Included Above	PD390	\$ 830	\$ 866	\$ 830	\$ 830	\$ 842
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 548	\$ 1,079	\$ 215	\$ 383	\$ 418

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	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>\$ 735,543</b>	<b>\$ 782,689</b>	<b>\$ 750,161</b>	<b>\$ 585,856</b>	<b>\$ 339,724</b>

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<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD110	\$ 625,043	\$ 700,874	\$ 592,326	\$ 508,402	\$ 269,688
100% and greater LTV	LD120	\$ 110,500	\$ 81,815	\$ 157,835	\$ 77,454	\$ 70,036
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 34,410</b>	<b>\$ 21,301</b>	<b>\$ 19,636</b>	<b>\$ 44,934</b>	<b>\$ 12,425</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 26,834</b>	<b>\$ 13,735</b>	<b>\$ 14,756</b>	<b>\$ 40,935</b>	<b>\$ 7,980</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 24,087	\$ 11,659	\$ 12,057	\$ 39,773	\$ 7,524
90% up to 100% LTV	LD210	\$ 22,962	\$ 9,604	\$ 8,874	\$ 35,855	\$ 5,712
100% and greater LTV	LD220	\$ 1,125	\$ 2,055	\$ 3,183	\$ 3,918	\$ 1,812
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,747	\$ 2,076	\$ 2,699	\$ 1,162	\$ 456
90% up to 100% LTV	LD230	\$ 2,633	\$ 1,860	\$ 2,122	\$ 818	\$ 274
100% and greater LTV	LD240	\$ 114	\$ 216	\$ 577	\$ 344	\$ 182
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 7,576</b>	<b>\$ 7,566</b>	<b>\$ 4,880</b>	<b>\$ 3,999</b>	<b>\$ 4,445</b>
90% up to 100% LTV	LD250	\$ 6,727	\$ 6,119	\$ 3,955	\$ 3,319	\$ 3,481
100% and greater LTV	LD260	\$ 849	\$ 1,447	\$ 925	\$ 680	\$ 964
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,753</b>	<b>\$ 1,104</b>	<b>\$ 479</b>	<b>\$ 554</b>	<b>\$ 349</b>
90% up to 100% LTV	LD310	\$ 1,346	\$ 578	\$ 320	\$ 174	\$ 118
100% and greater LTV	LD320	\$ 407	\$ 526	\$ 159	\$ 380	\$ 231
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 60,590</b>	<b>\$ 221,705</b>	<b>\$ 316,034</b>	<b>\$ 266,757</b>	<b>\$ 13,674</b>
90% up to 100% LTV	LD410	\$ 59,946	\$ 218,393	\$ 303,603	\$ 253,671	\$ 11,714
100% and greater LTV	LD420	\$ 644	\$ 3,312	\$ 12,431	\$ 13,086	\$ 1,960
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 21,170</b>	<b>\$ 26,093</b>	<b>\$ 20,646</b>	<b>\$ 23,286</b>	<b>\$ 28,153</b>
90% up to 100% LTV	LD430	\$ 16,480	\$ 21,335	\$ 15,279	\$ 21,669	\$ 23,592
100% and greater LTV	LD440	\$ 4,690	\$ 4,758	\$ 5,367	\$ 1,617	\$ 4,561
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 1,643,475</b>	<b>\$ 1,490,979</b>	<b>\$ 1,308,921</b>	<b>\$ 1,101,372</b>	<b>\$ 1,090,238</b>
Mortgage Construction Loans	CC105	\$ 1,270,477	\$ 1,173,921	\$ 1,101,830	\$ 914,745	\$ 950,815
Other Mortgage Loans	CC115	\$ 372,998	\$ 317,058	\$ 207,091	\$ 186,627	\$ 139,423
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 867,791	\$ 925,355	\$ 944,223	\$ 738,988	\$ 731,787
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 1,890,444</b>	<b>\$ 1,583,599</b>	<b>\$ 1,659,450</b>	<b>\$ 1,665,971</b>	<b>\$ 1,528,730</b>
1-4 Dwelling Units	CC280	\$ 1,111,604	\$ 839,859	\$ 906,143	\$ 1,079,564	\$ 1,014,202

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 17,530	\$ 24,398	\$ 32,450	\$ 34,316	\$ 13,349
All Other Real Estate	CC300	\$ 761,310	\$ 719,342	\$ 720,857	\$ 552,091	\$ 501,179
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,039,054	\$ 1,060,826	\$ 783,800	\$ 849,876	\$ 1,009,603
Commitments Outstanding to Purchase Loans	CC320	\$ 1,732	\$ 1,093,858	\$ 560,665	\$ 27,949	\$ 68,884
Commitments Outstanding to Sell Loans	CC330	\$ 55,006	\$ 40,078	\$ 68,638	\$ 60,258	\$ 52,804
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 89,718	\$ 97,421	\$ 500	\$ 5,119	\$ 66,030
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 329,855	\$ 328,570	\$ 174,839	\$ 122,628	\$ 231,975
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 400,342	\$ 420,122	\$ 182,508	\$ 336,659	\$ 240,398
Commitments Outstanding to Sell Investment Securities	CC375	\$ 377,240	\$ 372,009	\$ 177,403	\$ 280,520	\$ 191,490
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 10,182,552</b>	<b>\$ 9,699,205</b>	<b>\$ 9,701,159</b>	<b>\$ 8,975,734</b>	<b>\$ 7,960,700</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,464,972	\$ 3,367,489	\$ 3,294,492	\$ 3,189,053	\$ 2,940,240
Commercial Lines	CC420	\$ 6,350,491	\$ 5,953,864	\$ 6,057,512	\$ 5,414,200	\$ 4,630,030
Open-End Consumer Lines - Credit Cards	CC423	\$ 52,923	\$ 51,303	\$ 47,335	\$ 52,382	\$ 50,279
Open-End Consumer Lines - Other	CC425	\$ 314,166	\$ 326,549	\$ 301,820	\$ 320,099	\$ 340,151
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 2,323,215</b>	<b>\$ 2,174,908</b>	<b>\$ 2,083,369</b>	<b>\$ 1,900,840</b>	<b>\$ 1,702,723</b>
Commercial	CC430	\$ 13,304	\$ 10,073	\$ 12,955	\$ 16,232	\$ 10,030
Standby, Not Included on CC465 or CC468	CC435	\$ 2,309,911	\$ 2,164,835	\$ 2,070,414	\$ 1,884,608	\$ 1,692,693
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,350,983	\$ 1,405,740	\$ 1,543,842	\$ 1,589,133	\$ 1,644,035
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 11,354	\$ 13,474	\$ 14,017	\$ 15,663	\$ 17,272
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 82,276	\$ 83,493	\$ 174,488	\$ 164,984	\$ 155,340
Other Contingent Liabilities	CC480	\$ 561,459	\$ 540,501	\$ 532,281	\$ 512,314	\$ 440,084
Contingent Assets	CC490	\$ 224,442	\$ 221,801	\$ 195,366	\$ 140,422	\$ 96,841

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 895,817</b>	<b>\$ 771,549</b>	<b>\$ 1,893,587</b>	<b>\$ 1,412,850</b>	<b>\$ 2,649,792</b>
Pass-Through Securities	CF143	\$ 569,817	\$ 384,921	\$ 1,442,240	\$ 812,281	\$ 1,631,980
Other Mortgage-Backed Securities	CF153	\$ 326,000	\$ 386,628	\$ 451,347	\$ 600,569	\$ 1,017,812
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 865,838</b>	<b>\$ 1,447,467</b>	<b>\$ 3,569,979</b>	<b>\$ 1,695,425</b>	<b>\$ 146,238</b>
Pass-Through Securities	CF145	\$ 864,878	\$ 103,098	\$ 3,373,204	\$ 1,586,298	\$ 80,299
Other Mortgage-Backed Securities	CF155	\$ 960	\$ 1,344,369	\$ 196,775	\$ 109,127	\$ 65,939
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 29,979</b>	<b>\$- 675,918</b>	<b>\$- 1,676,392</b>	<b>\$- 282,575</b>	<b>\$ 2,503,554</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 391,453	\$- 449,318	\$- 508,469	\$ 217,237	\$- 1,180,888
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 134,188	\$- 191,353	\$- 406,613	\$- 237,018	\$- 901,312
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 3,991,524</b>	<b>\$ 3,503,702</b>	<b>\$ 3,958,315</b>	<b>\$ 3,574,360</b>	<b>\$ 3,991,532</b>
Construction Loans - Total	SUB3840	\$ 366,572	\$ 238,886	\$ 351,032	\$ 277,487	\$ 289,235
1-4 Dwelling Units	CF190	\$ 186,094	\$ 132,040	\$ 226,342	\$ 157,961	\$ 166,913
Multifamily (5 or more) Dwelling Units	CF200	\$ 57,413	\$ 32,603	\$ 31,177	\$ 22,839	\$ 28,077
Nonresidential	CF210	\$ 123,065	\$ 74,243	\$ 93,513	\$ 96,687	\$ 94,245
Permanent Loans - Total	SUB3851	\$ 3,624,952	\$ 3,264,816	\$ 3,607,283	\$ 3,296,873	\$ 3,702,297
1-4 Dwelling Units	CF225	\$ 2,716,932	\$ 2,586,750	\$ 2,708,749	\$ 2,575,335	\$ 2,923,932
Multifamily (5 or more) Dwelling Units	CF245	\$ 95,437	\$ 65,239	\$ 87,857	\$ 63,846	\$ 61,282
Nonresidential (Except Land)	CF260	\$ 779,525	\$ 580,672	\$ 778,232	\$ 612,565	\$ 683,992
Land	CF270	\$ 33,058	\$ 32,155	\$ 32,445	\$ 45,127	\$ 33,091
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 2,678,131</b>	<b>\$ 1,406,052</b>	<b>\$ 1,121,762</b>	<b>\$ 2,011,415</b>	<b>\$ 1,080,821</b>
Secured by 1-4 Dwelling Units	CF280	\$ 2,674,442	\$ 1,402,926	\$ 1,111,925	\$ 2,001,901	\$ 1,076,031
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 1,103	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 3,689	\$ 2,023	\$ 9,837	\$ 9,514	\$ 4,790
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 3,003,688</b>	<b>\$ 666,787</b>	<b>\$ 390,155</b>	<b>\$ 565,526</b>	<b>\$ 634,923</b>
Secured by 1-4 Dwelling Units	CF310	\$ 3,002,584	\$ 665,050	\$ 382,997	\$ 563,126	\$ 634,923
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 1,104	\$ 1,737	\$ 7,158	\$ 2,400	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 325,557</b>	<b>\$ 739,265</b>	<b>\$ 731,607</b>	<b>\$ 1,445,889</b>	<b>\$ 445,898</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 3,215,610</b>	<b>\$ 3,016,002</b>	<b>\$ 3,161,135</b>	<b>\$ 3,004,656</b>	<b>\$ 3,354,368</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$ 48,105</b>	<b>\$ 82,441</b>	<b>\$ 66,412</b>	<b>\$ 10,816</b>	<b>\$ 12,570</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 729,774</b>	<b>\$ 581,635</b>	<b>\$ 628,462</b>	<b>\$ 305,994</b>	<b>\$ 438,659</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 498,462</b>	<b>\$ 1,309,406</b>	<b>\$ 1,595,199</b>	<b>\$ 2,026,409</b>	<b>\$ 1,095,632</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 7,269,497</b>	<b>\$ 4,936,447</b>	<b>\$ 5,121,889</b>	<b>\$ 4,881,684</b>	<b>\$ 4,628,207</b>
Commercial	CF390	\$ 6,421,612	\$ 4,296,120	\$ 4,384,663	\$ 4,135,025	\$ 3,654,419
Consumer	CF400	\$ 847,885	\$ 640,327	\$ 737,226	\$ 746,659	\$ 973,788
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 98,598</b>	<b>\$ 29,424</b>	<b>\$ 22,698</b>	<b>\$ 30,686</b>	<b>\$ 40,445</b>
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 29
Consumer	CF405	\$ 98,598	\$ 29,424	\$ 22,698	\$ 30,686	\$ 40,416



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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 7,170,899</b>	<b>\$ 4,907,023</b>	<b>\$ 5,099,191</b>	<b>\$ 4,850,998</b>	<b>\$ 4,587,762</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$- 657,806</b>	<b>\$ 1,262,875</b>	<b>\$- 457,478</b>	<b>\$- 73,639</b>	<b>\$ 986,765</b>
New Deposits Received less Deposits Withdrawn	CF420	\$- 847,039	\$ 1,112,532	\$- 620,265	\$- 209,303	\$ 852,614
Interest Credited to Deposits	CF430	\$ 189,233	\$ 150,343	\$ 162,787	\$ 135,664	\$ 134,151
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3,649,409</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 2,770,391	\$ 2,531,736	\$ 1,394,865	\$ 1,499,488	\$ 1,191,861
Fully Insured	DI100	\$ 2,599,442	\$ 2,329,785	\$ 1,261,071	\$ 1,415,060	\$ 1,105,484
Other	DI110	\$ 170,949	\$ 201,951	\$ 133,794	\$ 84,428	\$ 86,377
Deposits with Balances - \$100,000 or Less	DI120	\$ 30,221,912	\$ 30,912,627	\$ 29,872,837	\$ 30,331,605	\$ 29,395,968
Deposits with Balances - Greater than \$100,000	DI130	\$ 17,306,472	\$ 17,701,041	\$ 17,445,614	\$ 17,483,766	\$ 15,277,550
Number of Deposit Accounts - Total	SUB4062	3,763,727	3,872,473	3,916,194	3,929,714	3,719,206
Balances of \$100,000 or Less	DI150	3,704,050	3,811,341	3,854,438	3,866,617	3,661,639
Balances Greater than \$100,000	DI160	59,677	61,132	61,756	63,097	57,567
IRA/Keogh Accounts	DI200	\$ 2,483,655	\$ 2,552,644	\$ 2,606,079	\$ 2,486,186	\$ 2,571,530
Uninsured Deposits	DI210	\$ 11,446,967	\$ 11,627,360	\$ 11,415,233	\$ 11,244,464	\$ 9,556,111
Preferred Deposits	DI220	\$ 1,650,878	\$ 1,653,494	\$ 1,661,686	\$ 1,821,241	\$ 1,423,926
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,249,801	\$ 15,562,003	\$ 15,644,871	\$ 15,445,472	\$ 14,112,588
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 17,419,510	\$ 9,877,289	\$ 9,395,568	\$ 9,840,638	\$ 9,257,373
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,340,524	\$ 8,550,761	\$ 8,910,707	\$ 9,076,820	\$ 8,964,577
Deposits & Escrows - Time Deposits	DI340	\$ 14,518,550	\$ 14,623,612	\$ 13,367,324	\$ 13,452,440	\$ 12,338,972
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 6,268,584	\$ 6,259,409	\$ 6,093,453	\$ 5,965,824	\$ 5,794,627
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 17,713	\$ 24,936	\$ 28,605	\$ 31,705	\$ 38,801
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 524,649	\$ 484,392	\$ 496,065	\$ 871,195	\$ 149,825
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 410,859	\$ 435,665	\$ 442,892	\$ 7,186	\$ 1,809
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 485,611	\$ 761,197	\$ 591,363	\$ 369,935	\$ 0



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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 7,485	\$ 8,246
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 2,831,312	\$ 0	\$ 3,649,409	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 30,685	\$ 0	\$ 3,038,233	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	13,278	13,196	13,374	13,397	12,777
Assets Held in Trading Accounts	SI375	\$ 50,123	\$ 86,673	\$ 95,653	\$ 103,166	\$ 60,727
Available-for-Sale Securities	SI385	\$ 9,290,111	\$ 9,867,705	\$ 11,778,116	\$ 14,949,732	\$ 15,782,396
Assets Held for Sale	SI387	\$ 233,467	\$ 226,175	\$ 231,619	\$ 430,989	\$ 404,419
Loans Serviced for Others	SI390	\$ 9,399,405	\$ 9,379,542	\$ 9,158,709	\$ 9,035,946	\$ 9,239,716
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 12,500	\$ 14,641	\$ 16,292	\$ 18,368	\$ 19,971
Other Residual Interests	SI404	\$ 58,437	\$ 58,489	\$ 58,391	\$ 58,311	\$ 58,152
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.15%	85.72%	84.90%	84.97%	84.79%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.04%	85.62%	85.11%	85.05%	84.97%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.95%	86.18%	85.13%	84.84%	84.93%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	84.94%	94.84%	91.34%	91.34%	89.79%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 503,093</b>	<b>\$ 539,477</b>	<b>\$ 564,552</b>	<b>\$ 653,531</b>	<b>\$ 539,978</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 127,137	\$ 124,893	\$ 136,750	\$ 151,073	\$ 86,096
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	70	75	966	95	79
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 8,334,671</b>	<b>\$ 7,447,281</b>	<b>\$ 7,660,174</b>	<b>\$ 6,349,103</b>	<b>\$ 6,512,849</b>
Net Income (Loss) (SO91)	SI610	\$ 228,230	\$ 184,118	\$ 168,931	\$ 181,385	\$ 166,135
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 325,348	\$ 100,822	\$ 14,388	\$ 140,872	\$ 9,451
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12,550
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 31,821	\$ 957,239	\$ 6,471	\$ 5,133	\$ 12,845
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 9,887
Other Comprehensive Income	SI662	\$ 76,929	\$ - 84,580	\$ 36,080	\$ 133,372	\$ - 299,629
Prior Period Adjustments	SI668	\$ 4,401	\$ - 2,400	\$ 3,797	\$ - 3	\$ 1,456
Other Adjustments	SI671	\$ - 2,041	\$ 326	\$ 3,023	\$ 1,141,633	\$ 489
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 8,348,663</b>	<b>\$ 8,401,162</b>	<b>\$ 7,864,088</b>	<b>\$ 7,669,751</b>	<b>\$ 6,387,357</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 8,113	\$ 8,310	\$ 4,307	\$ 8,052	\$ 2,015
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 492	\$ 557	\$ 4,642	\$ 799	\$ 1,034
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 15,204	\$ 11,702	\$ 19,144	\$ 13,370	\$ 8,230
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 8,808	\$ 7,422	\$ 7,325	\$ 4,651	\$ 4,258
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 75,855,489	\$ 72,643,028	\$ 75,985,400	\$ 74,968,124	\$ 69,828,218
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,409,806	\$ 4,400,976	\$ 5,059,519	\$ 5,431,788	\$ 5,503,694
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 48,996,447	\$ 46,821,370	\$ 48,747,197	\$ 48,012,142	\$ 44,464,991
Nonmortgage Loans	SI885	\$ 14,371,919	\$ 13,756,795	\$ 14,205,154	\$ 13,760,518	\$ 12,828,146
Deposits and Excrows	SI890	\$ 42,127,035	\$ 40,719,807	\$ 42,892,153	\$ 42,206,227	\$ 38,998,114
Total Borrowings	SI895	\$ 18,671,121	\$ 17,735,748	\$ 19,691,584	\$ 19,677,038	\$ 18,583,130
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	9	10	13	12	15
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,797	\$ 2,221	\$ 1,976	\$ 3,171	\$ 3,107
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.19	5.32	5.22	4.84	4.75
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.91	5.51	6.76	7.63	7.30

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	2
Merger Accounted for under the Purchase Method?	SQ160	0	1	0	1	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
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	1	1	2	1	2
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	18	17	18	16	18

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	36 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	39 [Yes]
Do you have any farm or agriculture loans?	SB100	8 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	10 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Number of Loans on SC260	SB200	150	N/A	N/A	N/A	184
Number of Loans on SC300, SC303, and SC306	SB210	1,719	N/A	N/A	N/A	191
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	1,906	N/A	N/A	N/A	2,348
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 88,722	N/A	N/A	N/A	\$ 104,331
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	2,462	N/A	N/A	N/A	2,439
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 349,860	N/A	N/A	N/A	\$ 339,303
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	3,504	N/A	N/A	N/A	2,999
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 1,553,297	N/A	N/A	N/A	\$ 1,302,662
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	34,416	N/A	N/A	N/A	36,338
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 953,481	N/A	N/A	N/A	\$ 970,556
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	5,720	N/A	N/A	N/A	5,480
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 650,582	N/A	N/A	N/A	\$ 608,923
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	4,302	N/A	N/A	N/A	4,049

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 1,409,491	N/A	N/A	N/A	\$ 1,274,510
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	20	N/A	N/A	N/A	30
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 1,026	N/A	N/A	N/A	\$ 1,396
Farm Mortgages Orig at \$100-250,000 - Number	SB520	16	N/A	N/A	N/A	36
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 2,178	N/A	N/A	N/A	\$ 4,821
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	12	N/A	N/A	N/A	28
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 4,236	N/A	N/A	N/A	\$ 9,407
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	2	N/A	N/A	N/A	5
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 12	N/A	N/A	N/A	\$ 130
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 200
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 143,962,301</b>	<b>\$ 141,996,669</b>	<b>\$ 145,570,584</b>	<b>\$ 137,969,384</b>	<b>\$ 131,038,586</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 1,080,488</b>	<b>\$ 1,420,522</b>	<b>\$ 1,371,213</b>	<b>\$ 2,163,207</b>	<b>\$ 1,864,189</b>
Personal Trust and Agency Accounts	FS210	\$ 338,845	\$ 338,578	\$ 378,408	\$ 405,645	\$ 345,281
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 212,488	\$ 211,457	\$ 171,800	\$ 167,524	\$ 159,920
Employee Benefit - Defined Contribution	FS220	\$ 118,718	\$ 117,007	\$ 72,603	\$ 71,087	\$ 67,980
Employee Benefit - Defined Benefit	FS230	\$ 46,785	\$ 45,130	\$ 48,200	\$ 46,366	\$ 46,907
Other Retirement Accounts	FS240	\$ 46,985	\$ 49,320	\$ 50,997	\$ 50,071	\$ 45,033
Corporate Trust and Agency Accounts	FS250	\$ 99,727	\$ 108,698	\$ 11,435	\$ 13,644	\$ 10,717
Investment Management Agency Accounts	FS260	\$ 327,410	\$ 293,891	\$ 328,492	\$ 304,941	\$ 271,726
Other Fiduciary Accounts	FS270	\$ 102,018	\$ 467,898	\$ 481,078	\$ 1,271,453	\$ 1,076,545
<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>

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 12,741,813</b>	<b>\$ 12,762,525</b>	<b>\$ 13,568,460</b>	<b>\$ 15,017,575</b>	<b>\$ 13,433,879</b>
Personal Trust and Agency Accounts	FS211	\$ 227,579	\$ 240,833	\$ 348,800	\$ 255,495	\$ 238,569
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 12,485,358	\$ 12,517,400	\$ 13,037,642	\$ 14,757,143	\$ 13,190,408
Employee Benefit - Defined Contribution	FS221	\$ 2,832,246	\$ 2,884,136	\$ 3,010,777	\$ 2,925,334	\$ 2,970,007
Employee Benefit - Defined Benefit	FS231	\$ 8,037,874	\$ 8,052,297	\$ 8,410,531	\$ 7,804,231	\$ 7,357,358
Other Retirement Accounts	FS241	\$ 1,615,238	\$ 1,580,967	\$ 1,616,334	\$ 4,027,578	\$ 2,863,043
Corporate Trust and Agency Accounts	FS251	\$ 28,874	\$ 4,291	\$ 181,341	\$ 4,259	\$ 4,250
Other Fiduciary Accounts	FS271	\$ 2	\$ 1	\$ 677	\$ 678	\$ 652
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 130,140,000</b>	<b>\$ 127,813,622</b>	<b>\$ 130,630,911</b>	<b>\$ 120,788,602</b>	<b>\$ 115,740,518</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>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,437</b>	<b>1,459</b>	<b>1,480</b>	<b>1,449</b>	<b>1,374</b>
Personal Trust and Agency Accounts	FS212	833	844	873	870	846
Retirement-related Trust and Agency Accounts - Total	SUB6120	223	227	212	209	186
Employee Benefit - Defined Contribution	FS222	64	62	52	50	49
Employee Benefit - Defined Benefit	FS232	9	8	6	6	6
Other Retirement Accounts	FS242	150	157	154	153	131
Corporate Trust and Agency Accounts	FS252	56	60	9	25	18
Investment Management Agency Accounts	FS262	310	312	353	328	310
Other Fiduciary Accounts	FS272	15	16	33	17	14
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>11,749</b>	<b>12,057</b>	<b>12,428</b>	<b>13,262</b>	<b>13,171</b>
Personal Trust and Agency Accounts	FS213	377	381	403	390	365
Retirement-related Trust and Agency Accounts - Total	SUB6130	11,355	11,673	12,009	12,867	12,803
Employee Benefit - Defined Contribution	FS223	7,805	8,118	8,382	8,488	8,479
Employee Benefit - Defined Benefit	FS233	1,860	1,820	1,837	2,051	2,038
Other Retirement Accounts	FS243	1,690	1,735	1,790	2,328	2,286
Corporate Trust and Agency Accounts	FS253	12	2	3	2	2
Other Fiduciary Accounts	FS273	5	1	13	3	1
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>224,049</b>	<b>221,884</b>	<b>223,099</b>	<b>226,787</b>	<b>229,632</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>\$ 59,471</b>	<b>\$ 29,964</b>	<b>\$ 103,451</b>	<b>\$ 75,466</b>	<b>\$ 49,893</b>
Personal Trust and Agency Accounts	FS310	\$ 1,326	\$ 710	\$ 3,014	\$ 2,085	\$ 1,500
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 5,629	\$ 2,857	\$ 10,767	\$ 8,659	\$ 5,291
Employee Benefit - Defined Contribution	FS320	\$ 1,537	\$ 803	\$ 3,329	\$ 2,138	\$ 1,359

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 3,262	\$ 1,639	\$ 5,884	\$ 4,185	\$ 2,772
Other Retirement Accounts	FS340	\$ 830	\$ 415	\$ 1,554	\$ 2,336	\$ 1,160
Corporate Trust and Agency Accounts	FS350	\$ 63	\$ 17	\$ 152	\$ 24	\$ 14
Investment Management Agency Accounts	FS360	\$ 975	\$ 482	\$ 2,038	\$ 1,303	\$ 632
Other Fiduciary Accounts	FS370	\$ 116	\$ 96	\$ 316	\$ 658	\$ 391
Custody and Safekeeping Accounts	FS380	\$ 51,191	\$ 25,736	\$ 86,882	\$ 62,520	\$ 41,897
Other Fiduciary and Related Services	FS390	\$ 171	\$ 66	\$ 282	\$ 217	\$ 168
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 50,883</b>	<b>\$ 4,214</b>	<b>\$ 97,590</b>	<b>\$ 70,436</b>	<b>\$ 424</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</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>\$ 58</b>	<b>\$ 44</b>	<b>\$ 28</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 8,588</b>	<b>\$ 25,750</b>	<b>\$ 5,919</b>	<b>\$ 5,074</b>	<b>\$ 49,497</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 120,345</b>	<b>\$ 114,461</b>	<b>\$ 378,408</b>	<b>\$ 180,145</b>	<b>\$ 1,202,545</b>
Non-Interest-Bearing Deposits	FS410	\$- 347	\$- 594	\$- 75	\$- 100	\$- 19
Interest-Bearing Deposits	FS415	\$ 171	\$ 180	\$ 1,853	\$ 150	\$ 260
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 6,000	\$ 5,396	\$ 26,655	\$ 3,813	\$ 27,445
State, County and Municipal Obligations	FS425	\$ 9,176	\$ 9,026	\$ 33,842	\$ 9,192	\$ 8,433
Money Market Mutual Funds	FS430	\$ 4,597	\$ 5,475	\$ 63,581	\$ 77,512	\$ 82,718
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,103	\$ 3,275	\$ 12,922	\$ 3,602	\$ 10,638
Common and Preferred Stock	FS445	\$ 94,332	\$ 88,437	\$ 227,129	\$ 82,847	\$ 1,070,206
Real Estate Mortgages	FS450	\$ 450	\$ 450	\$ 513	\$ 450	\$ 1,267
Real Estate	FS455	\$ 678	\$ 678	\$ 4,154	\$ 574	\$ 264
Miscellaneous Assets	FS460	\$ 2,185	\$ 2,138	\$ 7,834	\$ 2,105	\$ 1,333
<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>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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	1	1	1	1	1
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 103</b>	<b>\$ 103</b>	<b>\$ 102</b>	<b>\$ 102</b>	<b>\$ 102</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
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 103	\$ 103	\$ 102	\$ 102	\$ 102
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>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</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	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<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

Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE) CAPITAL REQUIREMENT</b>						



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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 8,348,658	\$ 8,401,170	\$ 7,864,091	\$ 7,669,761	\$ 6,387,360
Equity Capital Deductions - Total	SUB1631	\$ 2,940,538	\$ 2,961,210	\$ 2,381,540	\$ 2,410,275	\$ 1,565,772
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,827	\$ 1,847	\$ 1,895	\$ 1,927	\$ 1,943
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,930,529	\$ 2,952,791	\$ 2,374,053	\$ 2,402,741	\$ 1,559,091
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,182	\$ 6,572	\$ 5,592	\$ 5,607	\$ 4,738
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 213,009	\$ 286,952	\$ 212,296	\$ 219,607	\$ 349,354
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 72,899	\$ 147,170	\$ 72,840	\$ 80,476	\$ 210,611
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 140,073	\$ 139,730	\$ 139,388	\$ 139,048	\$ 138,708
Other	CCR195	\$ 37	\$ 52	\$ 68	\$ 83	\$ 35
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 5,621,129</b>	<b>\$ 5,726,912</b>	<b>\$ 5,694,847</b>	<b>\$ 5,479,093</b>	<b>\$ 5,170,942</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 75,204,049</b>	<b>\$ 74,927,115</b>	<b>\$ 75,347,600</b>	<b>\$ 76,979,784</b>	<b>\$ 70,429,393</b>
Asset Deductions - Total	SUB1651	\$ 2,940,538	\$ 2,961,210	\$ 2,381,540	\$ 2,410,275	\$ 1,565,772
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,827	\$ 1,847	\$ 1,895	\$ 1,927	\$ 1,943
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,930,529	\$ 2,952,791	\$ 2,374,053	\$ 2,402,741	\$ 1,559,091
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,182	\$ 6,572	\$ 5,592	\$ 5,607	\$ 4,738
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 31,738	\$ 144,246	\$ 11,922	\$ - 5,443	\$ 183,860
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 31,701	\$ 144,194	\$ 11,854	\$ - 5,526	\$ 183,825
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 37	\$ 52	\$ 68	\$ 83	\$ 35
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 72,295,249</b>	<b>\$ 72,110,151</b>	<b>\$ 72,977,982</b>	<b>\$ 74,564,066</b>	<b>\$ 69,047,481</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 2,828,818</b>	<b>\$ 2,824,539</b>	<b>\$ 2,838,327</b>	<b>\$ 2,919,095</b>	<b>\$ 2,698,137</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 5,621,129</b>	<b>\$ 5,726,912</b>	<b>\$ 5,694,847</b>	<b>\$ 5,479,093</b>	<b>\$ 5,170,942</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 10,776	\$ 10,274	\$ 12,426	\$ 10,272	\$ 10,194
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 795,844	\$ 795,736	\$ 795,629	\$ 795,523	\$ 795,419
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 512,702	\$ 514,445	\$ 524,093	\$ 512,440	\$ 458,643
Tier 2 Capital - Other	CCR355	\$ 0	\$ 55	\$ 0	\$ 54	\$ 52
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,319,322</b>	<b>\$ 1,320,510</b>	<b>\$ 1,332,148</b>	<b>\$ 1,318,289</b>	<b>\$ 1,264,308</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,319,322</b>	<b>\$ 1,320,510</b>	<b>\$ 1,332,148</b>	<b>\$ 1,318,289</b>	<b>\$ 1,264,308</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,366	\$ 1,803	\$ 1,561	\$ 1,351	\$ 1,307
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 48,180	\$ 50,353	\$ 52,020	\$ 54,176	\$ 55,798
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 6,889,905</b>	<b>\$ 6,995,266</b>	<b>\$ 6,973,414</b>	<b>\$ 6,741,855</b>	<b>\$ 6,378,145</b>
0% R/W Category - Cash	CCR400	\$ 540,955	\$ 403,222	\$ 446,605	\$ 440,719	\$ 429,647
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,728,119	\$ 1,904,803	\$ 1,523,713	\$ 1,672,570	\$ 1,654,569
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,386	\$ 2,096	\$ 2,102	\$ 2,156	\$ 1,497
0% R/W Category - Other	CCR415	\$ 101,386	\$ 72,402	\$ 109,717	\$ 112,898	\$ 205,076
0% R/W Category - Assets Total	CCR420	\$ 2,372,846	\$ 2,382,523	\$ 2,082,137	\$ 2,228,343	\$ 2,290,789
<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	\$ 10,110,377	\$ 10,887,837	\$ 12,071,140	\$ 14,451,422	\$ 15,403,903
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,485,834	\$ 1,630,585	\$ 1,484,123	\$ 1,613,262	\$ 1,703,534
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,470,454	\$ 1,010,536	\$ 1,030,673	\$ 1,170,564	\$ 1,155,418
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 972,498	\$ 914,551	\$ 1,237,425	\$ 1,115,950	\$ 808,772
20% R/W Category - Other	CCR450	\$ 374,288	\$ 386,975	\$ 917,221	\$ 738,757	\$ 924,752
20% R/W Category - Assets Total	CCR455	\$ 14,413,451	\$ 14,830,484	\$ 16,740,582	\$ 19,089,955	\$ 19,996,379
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 2,882,690</b>	<b>\$ 2,966,099</b>	<b>\$ 3,348,119</b>	<b>\$ 3,817,989</b>	<b>\$ 3,999,276</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 21,408,040	\$ 22,336,986	\$ 20,836,904	\$ 19,839,380	\$ 16,406,457
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 697,276	\$ 662,353	\$ 663,978	\$ 583,434	\$ 534,951
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,104	\$ 1,256	\$ 1,335	\$ 525	\$ 1,465
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 34,589	\$ 17,116	\$ 33,034	\$ 34,423	\$ 30,644
50% R/W Category - Other	CCR480	\$ 136,704	\$ 155,531	\$ 503,052	\$ 505,641	\$ 463,873
50% R/W Category - Assets Total	CCR485	\$ 22,280,713	\$ 23,173,242	\$ 22,038,303	\$ 20,963,403	\$ 17,437,390
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 11,140,367</b>	<b>\$ 11,586,629</b>	<b>\$ 11,019,162</b>	<b>\$ 10,481,713</b>	<b>\$ 8,718,704</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 758,484	\$ 897,508	\$ 989,843	\$ 816,275	\$ 641,493

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 40,201,897	\$ 39,251,907	\$ 38,784,650	\$ 38,026,867	\$ 34,433,094
100% R/W Category - Assets Total	CCR510	\$ 40,960,381	\$ 40,149,415	\$ 39,774,493	\$ 38,843,142	\$ 35,074,587
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 40,960,381</b>	<b>\$ 40,149,415</b>	<b>\$ 39,774,493</b>	<b>\$ 38,843,142</b>	<b>\$ 35,074,587</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 80,027,391</b>	<b>\$ 80,535,664</b>	<b>\$ 80,635,515</b>	<b>\$ 81,124,843</b>	<b>\$ 74,799,145</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 54,983,429</b>	<b>\$ 54,702,135</b>	<b>\$ 54,141,763</b>	<b>\$ 53,142,836</b>	<b>\$ 47,792,557</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 10,296	\$ 11,590	\$ 2,835	\$ 3,256	\$ 2,892
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 54,973,133</b>	<b>\$ 54,690,545</b>	<b>\$ 54,138,928</b>	<b>\$ 53,139,580</b>	<b>\$ 47,789,665</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 4,397,850</b>	<b>\$ 4,375,165</b>	<b>\$ 4,331,111</b>	<b>\$ 4,251,165</b>	<b>\$ 3,823,170</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.78%</b>	<b>7.94%</b>	<b>7.80%</b>	<b>7.35%</b>	<b>7.49%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.53%</b>	<b>12.79%</b>	<b>12.88%</b>	<b>12.69%</b>	<b>13.35%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>10.14%</b>	<b>10.38%</b>	<b>10.42%</b>	<b>10.21%</b>	<b>10.70%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.77%</b>	<b>7.94%</b>	<b>7.80%</b>	<b>7.35%</b>	<b>7.49%</b>

## \*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.