

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:14 AM

TFR Industry Aggregate Report
93042 - OTS-Regulated: Pennsylvania
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		43	42	43	45	46
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 7,261,905	\$ 5,763,578	\$ 5,232,475	\$ 6,117,767	\$ 6,621,609
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,477,628	\$ 1,244,710	\$ 1,016,728	\$ 1,007,595	\$ 1,095,612
Interest-Earning Deposits in FHLBs	SC112	\$ 290,134	\$ 266,271	\$ 345,859	\$ 331,387	\$ 313,752
Other Interest-Earning Deposits	SC118	\$ 208,958	\$ 205,298	\$ 160,310	\$ 333,687	\$ 307,882
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 794,028	\$ 25,713	\$ 52,901	\$ 282,167	\$ 448,443
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 853,795	\$ 929,430	\$ 1,013,436	\$ 1,185,657	\$ 1,265,227
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,221,554	\$ 1,276,638	\$ 1,265,259	\$ 1,374,007	\$ 1,340,394
State and Municipal Obligations	SC180	\$ 1,944,036	\$ 1,421,608	\$ 993,395	\$ 1,000,473	\$ 1,132,819
Securities Backed by Nonmortgage Loans	SC182	\$ 48,360	\$ 48,694	\$ 51,962	\$ 52,229	\$ 52,603
Other Investment Securities	SC185	\$ 388,084	\$ 319,896	\$ 307,809	\$ 522,490	\$ 630,049
Accrued Interest Receivable	SC191	\$ 35,328	\$ 25,320	\$ 24,816	\$ 28,075	\$ 34,828
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,700,072	\$ 11,054,103	\$ 11,846,017	\$ 13,162,201	\$ 15,774,870
Mortgage-Backed Securities - Total	SC22	\$ 10,700,072	\$ 11,054,103	\$ 11,846,017	\$ 13,162,201	\$ 15,774,870
Pass-Through - Total	SUB0073	\$ 7,803,740	\$ 8,159,663	\$ 9,090,268	\$ 9,843,966	\$ 12,290,901
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,106,744	\$ 6,485,924	\$ 7,314,491	\$ 7,316,261	\$ 10,097,098
Other Pass-Through	SC215	\$ 1,696,996	\$ 1,673,739	\$ 1,775,777	\$ 2,527,705	\$ 2,193,803
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 2,852,398	\$ 2,848,157	\$ 2,699,565	\$ 3,264,520	\$ 3,416,003
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,268,135	\$ 1,161,589	\$ 1,494,378	\$ 1,418,969	\$ 427,653
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 151,875	\$ 164,592	\$ 174,379	\$ 751,209	\$ 1,267,652
Other	SC222	\$ 1,432,388	\$ 1,521,976	\$ 1,030,808	\$ 1,094,342	\$ 1,720,698
Accrued Interest Receivable	SC228	\$ 43,934	\$ 46,283	\$ 56,184	\$ 53,715	\$ 67,966

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 38,622,470	\$ 36,779,727	\$ 36,787,743	\$ 35,440,592	\$ 33,876,865
Mortgage Loans - Total	SC26	\$ 38,338,065	\$ 36,510,856	\$ 36,518,373	\$ 35,215,100	\$ 33,657,232
Construction Loans - Total	SUB0100	\$ 1,873,849	\$ 1,705,090	\$ 1,639,567	\$ 1,536,847	\$ 1,435,811
Residential - Total	SUB0110	\$ 1,115,522	\$ 1,037,551	\$ 1,009,465	\$ 954,634	\$ 789,692
1-4 Dwelling Units	SC230	\$ 757,355	\$ 713,223	\$ 709,601	\$ 691,559	\$ 606,284
Multifamily (5 or more) Dwelling Units	SC235	\$ 358,167	\$ 324,328	\$ 299,864	\$ 263,075	\$ 183,408
Nonresidential Property	SC240	\$ 758,327	\$ 667,539	\$ 630,102	\$ 582,213	\$ 646,119
Permanent Loans - Total	SUB0121	\$ 36,577,246	\$ 34,915,587	\$ 34,982,516	\$ 33,746,755	\$ 32,292,413
Residential - Total	SUB0131	\$ 30,290,401	\$ 28,978,066	\$ 28,945,964	\$ 27,620,281	\$ 26,102,136
1-4 Dwelling Units - Total	SUB0141	\$ 29,588,752	\$ 28,212,880	\$ 28,244,635	\$ 26,912,968	\$ 25,430,481
Revolving Open-End Loans	SC251	\$ 2,979,470	\$ 3,466,360	\$ 3,487,441	\$ 3,424,678	\$ 3,268,776
All Other - First Liens	SC254	\$ 22,087,944	\$ 20,652,012	\$ 20,796,632	\$ 19,445,285	\$ 18,706,005
All Other - Junior Liens	SC255	\$ 4,521,338	\$ 4,094,508	\$ 3,960,562	\$ 4,043,005	\$ 3,455,700
Multifamily (5 or more) Dwelling Units	SC256	\$ 701,649	\$ 765,186	\$ 701,329	\$ 707,313	\$ 671,655
Nonresidential Property (Except Land)	SC260	\$ 5,902,209	\$ 5,679,291	\$ 5,785,518	\$ 5,867,555	\$ 5,990,457
Land	SC265	\$ 384,636	\$ 258,230	\$ 251,034	\$ 258,919	\$ 199,820
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,830,418	\$ 249,353	\$ 3,128,938	\$ 1,580,724	\$ 5,186,697
Accrued Interest Receivable	SC272	\$ 164,309	\$ 150,696	\$ 159,736	\$ 152,311	\$ 141,886
Advances for Taxes and Insurance	SC275	\$ 7,066	\$ 8,354	\$ 5,924	\$ 4,679	\$ 6,755
Allowance for Loan and Lease Losses	SC283	\$ 284,405	\$ 268,871	\$ 269,370	\$ 225,492	\$ 219,633
Nonmortgage Loans - Gross	SUB0162	\$ 15,028,806	\$ 14,908,553	\$ 14,319,250	\$ 14,386,915	\$ 14,246,018
Nonmortgage Loans - Total	SC31	\$ 14,790,651	\$ 14,654,251	\$ 14,062,147	\$ 14,084,890	\$ 13,949,599
Commercial Loans - Total	SC32	\$ 9,489,449	\$ 9,604,974	\$ 8,819,465	\$ 8,608,064	\$ 8,310,275
Secured	SC300	\$ 8,053,501	\$ 8,381,566	\$ 7,619,344	\$ 7,408,106	\$ 7,109,212
Unsecured	SC303	\$ 1,020,672	\$ 947,770	\$ 945,360	\$ 941,049	\$ 937,872
Lease Receivables	SC306	\$ 415,276	\$ 275,638	\$ 254,761	\$ 258,909	\$ 263,191
Consumer Loans - Total	SC35	\$ 5,461,942	\$ 5,224,438	\$ 5,424,073	\$ 5,708,781	\$ 5,872,833
Loans on Deposits	SC310	\$ 24,312	\$ 26,021	\$ 27,612	\$ 28,575	\$ 31,250
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,766	\$ 9,597	\$ 9,774	\$ 15,384	\$ 15,701
Education Loans	SC320	\$ 221,097	\$ 115,033	\$ 168,200	\$ 150,072	\$ 130,423
Auto Loans	SC323	\$ 4,328,907	\$ 4,174,575	\$ 4,284,756	\$ 4,467,792	\$ 4,605,435
Mobile Home Loans	SC326	\$ 74,214	\$ 77,451	\$ 90,551	\$ 111,080	\$ 106,096
Credit Cards	SC328	\$ 9,845	\$ 10,399	\$ 9,889	\$ 10,477	\$ 10,245

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 801,801	\$ 811,362	\$ 833,291	\$ 925,401	\$ 973,683
Accrued Interest Receivable	SC348	\$ 77,415	\$ 79,141	\$ 75,712	\$ 70,070	\$ 62,910
Allowance for Loan and Lease Losses	SC357	\$ 238,155	\$ 254,302	\$ 257,103	\$ 302,025	\$ 296,419
Repossessed Assets - Gross	SUB0201	\$ 23,849	\$ 19,694	\$ 22,782	\$ 26,505	\$ 30,857
Repossessed Assets - Total	SC40	\$ 23,797	\$ 19,167	\$ 22,354	\$ 26,129	\$ 30,454
Real Estate - Total	SUB0210	\$ 18,756	\$ 17,057	\$ 18,715	\$ 21,090	\$ 25,701
Construction	SC405	\$ 0	\$ 45	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 14,147	\$ 10,706	\$ 10,308	\$ 11,598	\$ 16,482
1-4 Dwelling Units	SC415	\$ 13,373	\$ 10,462	\$ 9,614	\$ 10,186	\$ 15,080
Multifamily (5 or more) Dwelling Units	SC425	\$ 774	\$ 244	\$ 694	\$ 1,412	\$ 1,402
Nonresidential (Except Land)	SC426	\$ 3,828	\$ 5,397	\$ 7,482	\$ 8,489	\$ 8,130
Land	SC428	\$ 781	\$ 909	\$ 925	\$ 1,003	\$ 1,089
Other Repossessed Assets	SC430	\$ 5,093	\$ 2,637	\$ 4,067	\$ 5,415	\$ 5,156
General Valuation Allowances	SC441	\$ 52	\$ 527	\$ 428	\$ 376	\$ 403
Real Estate Held for Investment	SC45	\$ 1,480	\$ 2,152	\$ 2,173	\$ 2,261	\$ 2,290
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 986,735	\$ 882,740	\$ 878,895	\$ 956,953	\$ 921,054
Federal Home Loan Bank Stock	SC510	\$ 827,975	\$ 727,683	\$ 704,405	\$ 795,792	\$ 786,263
Other	SC540	\$ 158,760	\$ 155,057	\$ 174,490	\$ 161,161	\$ 134,791
Office Premises and Equipment	SC55	\$ 604,594	\$ 567,435	\$ 578,520	\$ 578,258	\$ 573,409
Other Assets - Gross	SUB0262	\$ 5,995,633	\$ 5,750,142	\$ 5,786,476	\$ 5,204,341	\$ 5,449,567
Other Assets - Total	SC59	\$ 5,995,418	\$ 5,749,767	\$ 5,786,161	\$ 5,204,041	\$ 5,449,267
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 72,831	\$ 77,285	\$ 78,224	\$ 161,359	\$ 157,697
Bank-Owned Life Insurance - Other	SC625	\$ 1,077,697	\$ 1,051,827	\$ 1,057,453	\$ 954,090	\$ 948,008
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 99,696	\$ 87,822	\$ 94,844	\$ 86,382	\$ 86,711
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,112	\$ 500	\$ 420	\$ 402	\$ 392
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,043,325	\$ 2,965,856	\$ 3,006,339	\$ 2,411,618	\$ 2,443,491
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 42,890	\$ 38,172	\$ 40,911	\$ 42,419	\$ 44,450
Other Assets	SC689	\$ 1,658,082	\$ 1,528,680	\$ 1,508,285	\$ 1,548,071	\$ 1,768,818
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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Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 215	\$ 375	\$ 315	\$ 300	\$ 300
General Valuation Allowances - Total	SUB2092	\$ 522,827	\$ 524,075	\$ 527,216	\$ 528,193	\$ 516,755
Total Assets - Gross	SUB0283	\$ 79,225,544	\$ 75,728,124	\$ 75,454,331	\$ 75,875,793	\$ 77,496,539
Total Assets	SC60	\$ 78,702,717	\$ 75,204,049	\$ 74,927,115	\$ 75,347,600	\$ 76,979,784
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 49,399,795	\$ 47,524,328	\$ 48,586,591	\$ 47,310,808	\$ 47,819,055
Deposits	SC710	\$ 49,179,732	\$ 47,201,360	\$ 48,321,947	\$ 47,059,924	\$ 47,602,103
Escrows	SC712	\$ 249,398	\$ 327,023	\$ 291,726	\$ 258,543	\$ 213,273
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 29,335	\$- 4,055	\$- 27,082	\$- 7,659	\$ 3,679
Borrowings - Total	SC72	\$ 19,930,878	\$ 18,266,944	\$ 16,890,368	\$ 19,314,500	\$ 20,519,292
Advances from FHLBank	SC720	\$ 15,092,052	\$ 13,505,187	\$ 12,014,830	\$ 13,670,907	\$ 14,045,405
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,996,300	\$ 1,899,600	\$ 2,039,119	\$ 2,717,622	\$ 3,944,474
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 776,842	\$ 798,535	\$ 770,636	\$ 782,139	\$ 783,854
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	\$ 2,065,684	\$ 2,063,622	\$ 2,065,783	\$ 2,143,832	\$ 1,745,559
Other Liabilities - Total	SC75	\$ 961,465	\$ 923,868	\$ 909,049	\$ 718,574	\$ 832,382
Accrued Interest Payable - Deposits	SC763	\$ 81,459	\$ 61,325	\$ 51,639	\$ 35,585	\$ 43,434
Accrued Interest Payable - Other	SC766	\$ 162,107	\$ 145,427	\$ 129,460	\$ 136,133	\$ 117,093
Accrued Taxes	SC776	\$ 133,631	\$ 114,376	\$ 43,957	\$ 25,313	\$ 69,691
Accounts Payable	SC780	\$ 233,276	\$ 280,690	\$ 283,026	\$ 227,339	\$ 252,018
Deferred Income Taxes	SC790	\$ 13,768	\$ 17,121	\$ 15,520	\$ 21,411	\$ 20,360
Other Liabilities and Deferred Income	SC796	\$ 337,224	\$ 304,929	\$ 385,447	\$ 272,793	\$ 329,786
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
Total Liabilities	SC70	\$ 70,292,138	\$ 66,715,140	\$ 66,386,008	\$ 67,343,882	\$ 69,170,729

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 140,597	\$ 140,249	\$ 139,933	\$ 139,627	\$ 139,293
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 8,269,986	\$ 8,348,658	\$ 8,401,170	\$ 7,864,091	\$ 7,669,761
Stock - Total	SUB0311	\$ 5,641,308	\$ 5,493,460	\$ 5,513,856	\$ 4,724,996	\$ 4,735,638
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	\$ 1,498	\$ 1,497	\$ 4,597	\$ 4,798	\$ 5,028
Common Stock - Paid in Excess of Par	SC830	\$ 5,639,810	\$ 5,491,963	\$ 5,509,259	\$ 4,720,198	\$ 4,730,610
Accumulated Other Comprehensive Income - Total	SC86	\$- 159,372	\$- 79,310	\$- 159,170	\$- 74,817	\$- 110,960
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 116,986	\$- 28,819	\$- 108,745	\$- 11,111	\$- 29,197
Gains (Losses) on Cash Flow Hedges	SC865	\$- 42,315	\$- 50,420	\$- 50,354	\$- 63,688	\$- 81,757
Other	SC870	\$- 71	\$- 71	\$- 71	\$- 18	\$- 6
Retained Earnings	SC880	\$ 2,798,696	\$ 2,945,617	\$ 3,055,354	\$ 3,243,554	\$ 3,077,236
Other Components of Equity Capital	SC891	\$- 10,646	\$- 11,109	\$- 8,870	\$- 29,642	\$- 32,153
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 78,702,721	\$ 75,204,047	\$ 74,927,111	\$ 75,347,600	\$ 76,979,783

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 10
3	Federal, State, or other taxes receivable	12	\$ 11,035
4	Net deferred tax assets	20	\$ 175,393
6	Prepaid deposit insurance premiums	4	\$ 59
7	Prepaid expenses	34	\$ 402,963
8	Deposits for utilities and other services	1	\$ 2,186
13	Noninterest-bearing accts recv from Hold Co/Affl	4	\$ 229
14	Other noninterest-bearing short-term accounts recv	6	\$ 14,933
19	Receivables fr a broker for unsettled transactions	1	\$ 3,879
22	Unapplied loan disbursements	3	\$ 4,117
99	Other	28	\$ 513,665

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 174
4	Nonrefundable loan fees received prior to closing	5	\$ 855
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 20
11	The liability recorded for post-retirement benefit	12	\$ 8,516
14	Unapplied loan payments received	5	\$ 66,414
16	Recourse loan liability	1	\$ 267
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 84,443
20	F/V of all derivative instru. reportable as liab.	1	\$ 91,514
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,935
99	Other	30	\$ 4,719

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 931,003	\$ 887,305	\$ 832,503	\$ 866,012	\$ 824,904
Deposits and Investment Securities	SO115	\$ 53,810	\$ 47,315	\$ 45,734	\$ 55,009	\$ 57,384
Mortgage-Backed Securities	SO125	\$ 123,821	\$ 132,514	\$ 134,398	\$ 157,445	\$ 179,171
Mortgage Loans	SO141	\$ 521,316	\$ 499,782	\$ 469,530	\$ 464,872	\$ 411,747
Nonmortgage Loans - Total	SUB0950	\$ 232,056	\$ 207,694	\$ 182,841	\$ 188,686	\$ 176,602
Commercial Loans and Leases	SO160	\$ 158,680	\$ 138,769	\$ 115,804	\$ 113,088	\$ 101,034
Consumer Loans and Leases	SO171	\$ 73,376	\$ 68,925	\$ 67,037	\$ 75,598	\$ 75,568
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 5,343	\$ 5,893	\$ 4,983	\$ 4,892	\$ 3,445
Federal Home Loan Bank Stock	SO181	\$ 5,327	\$ 5,778	\$ 4,969	\$ 4,873	\$ 3,444
Other	SO185	\$ 16	\$ 115	\$ 14	\$ 19	\$ 1
Interest Expense - Total	SO21	\$ 417,022	\$ 365,504	\$ 317,716	\$ 331,628	\$ 308,167
Deposits	SO215	\$ 232,572	\$ 198,779	\$ 168,974	\$ 163,987	\$ 155,634
Escrows	SO225	\$ 112	\$ 111	\$ 112	\$ 112	\$ 110
Advances from FHLBank	SO230	\$ 146,252	\$ 131,588	\$ 120,124	\$ 135,709	\$ 123,065
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 9,474	\$ 8,950	\$ 8,298	\$ 7,668	\$ 6,878
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 28,612	\$ 26,076	\$ 20,208	\$ 24,152	\$ 22,480
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 519,324	\$ 527,694	\$ 519,770	\$ 539,276	\$ 520,182
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 20,510	\$ 25,950	\$ 24,012	\$ 73,696	\$ 28,098
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 498,814	\$ 501,744	\$ 495,758	\$ 465,580	\$ 492,084
Noninterest Income - Total	SO42	\$ 211,500	\$ 216,321	\$ 185,345	\$ 167,437	\$ 163,990
Mortgage Loan Serving Fees	SO410	\$ 7,355	\$ - 7,165	\$ 5,441	\$ 2,446	\$ - 8,110
Other Fees and Charges	SO420	\$ 154,038	\$ 149,146	\$ 138,968	\$ 143,107	\$ 135,768
Net Income (Loss) from Other - Total	SUB0451	\$ 25,097	\$ 35,703	\$ 17,261	\$ - 1,043	\$ 26,755
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 9,900	\$ 32,603	\$ 15,499	\$ - 5,266	\$ 25,483
Operations & Sale of Repossessed Assets	SO461	\$ - 68	\$ 629	\$ - 198	\$ - 942	\$ 471
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 24	\$ - 49	\$ 48	\$ 157	\$ 44
Sale of Securities Held-to-Maturity	SO467	\$ - 1	\$ 0	\$ 8	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 13,253	\$ 908	\$ 264	\$ 1,163	\$ 642

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 447	\$ 406	\$ 754	\$ 233	\$ 53
Trading Assets (Realized and Unrealized)	SO485	\$ 2,484	\$ 1,206	\$ 886	\$ 3,612	\$ 62
Other Noninterest Income	SO488	\$ 25,010	\$ 38,637	\$ 23,675	\$ 22,927	\$ 9,577
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 404,272	\$ 394,419	\$ 415,654	\$ 409,344	\$ 401,085
All Personnel Compensation and Expense	SO510	\$ 196,327	\$ 193,041	\$ 182,681	\$ 195,666	\$ 181,399
Legal Expense	SO520	\$ 2,412	\$ 3,226	\$ 3,292	\$ 3,881	\$ 3,518
Office Occupancy and Equipment Expense	SO530	\$ 103,131	\$ 103,617	\$ 102,596	\$ 105,656	\$ 99,123
Marketing and Other Professional Services	SO540	\$ 30,221	\$ 26,993	\$ 25,825	\$ 28,261	\$ 27,464
Loan Servicing Fees	SO550	\$ 818	\$ 1,062	\$ 952	\$ 1,670	\$ 1,404
Goodwill and Other Intangibles Expense	SO560	\$ 18,516	\$ 18,887	\$ 19,217	\$ 18,468	\$ 20,257
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 133	\$ 370	\$ 14	\$ 123	\$ 130
Other Noninterest Expense	SO580	\$ 52,714	\$ 47,223	\$ 81,077	\$ 55,619	\$ 67,790
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 306,042	\$ 323,646	\$ 265,449	\$ 223,673	\$ 254,989
Income Taxes - Total	SO71	\$ 86,860	\$ 95,416	\$ 81,331	\$ 54,742	\$ 73,604
Federal	SO710	\$ 62,466	\$ 72,028	\$ 57,448	\$ 36,481	\$ 56,418
State, Local & Other	SO720	\$ 24,394	\$ 23,388	\$ 23,883	\$ 18,261	\$ 17,186
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 219,182	\$ 228,230	\$ 184,118	\$ 168,931	\$ 181,385
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 219,182	\$ 228,230	\$ 184,118	\$ 168,931	\$ 181,385

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 6
4	Net income(loss) from leasing or subleasing space	10	\$ 190
5	Net income(loss) from real estate held for invest	1	\$ 30
6	Net income(loss)-equity invest in uncons sub org	3	\$- 4,575
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	\$ 100
15	Income from corporate-owned life insurance	15	\$ 12,882
99	Other	25	\$ 8,325

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 473
2	OTS assessments	11	\$ 635
6	Supervisory examination fees	6	\$ 116
7	Office supplies, printing, and postage	27	\$ 12,714
8	Telephone, including data lines	10	\$ 7,205
9	Loan origination expense	6	\$ 215
10	ATM expense	12	\$ 515
12	Acquisition and organization costs	2	\$ 414
17	Charitable contributions	4	\$ 239
18	Minority Interest	1	\$ 5,088
99	Other	35	\$ 5,175

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,641,316	\$ 1,710,313	\$ 832,503	\$ 3,164,339	\$ 2,301,234
YTD - Deposits and Investment Securities	Y_SO115	\$ 146,028	\$ 92,218	\$ 45,734	\$ 221,135	\$ 166,581
YTD - Mortgage-Backed Securities	Y_SO125	\$ 388,240	\$ 264,419	\$ 134,398	\$ 683,838	\$ 527,566
YTD - Mortgage Loans	Y_SO141	\$ 1,486,504	\$ 965,188	\$ 469,530	\$ 1,584,889	\$ 1,121,136
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 412,644	\$ 253,964	\$ 115,804	\$ 390,505	\$ 277,565
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 207,900	\$ 134,524	\$ 67,037	\$ 283,972	\$ 208,386
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 16,134	\$ 10,791	\$ 4,983	\$ 13,018	\$ 8,143
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 15,989	\$ 10,662	\$ 4,969	\$ 12,978	\$ 8,122
YTD - Other	Y_SO185	\$ 145	\$ 129	\$ 14	\$ 40	\$ 21
YTD - Interest Expense - Total	Y_SO21	\$ 1,095,670	\$ 678,648	\$ 317,716	\$ 1,164,350	\$ 834,990
YTD - Deposits	Y_SO215	\$ 598,495	\$ 365,923	\$ 168,974	\$ 586,383	\$ 423,768
YTD - Escrows	Y_SO225	\$ 335	\$ 223	\$ 112	\$ 435	\$ 323
YTD - Advances from FHLBank	Y_SO230	\$ 395,681	\$ 249,429	\$ 120,124	\$ 481,351	\$ 346,538
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 26,722	\$ 17,248	\$ 8,298	\$ 27,210	\$ 19,542
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 74,437	\$ 45,825	\$ 20,208	\$ 68,971	\$ 44,819
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,561,780	\$ 1,042,456	\$ 519,770	\$ 2,013,007	\$ 1,474,387
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 70,472	\$ 49,962	\$ 24,012	\$ 184,303	\$ 110,607
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,491,308	\$ 992,494	\$ 495,758	\$ 1,828,704	\$ 1,363,780
YTD - Noninterest Income - Total	Y_SO42	\$ 612,331	\$ 400,831	\$ 185,345	\$ 703,744	\$ 534,827
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,631	\$- 1,724	\$ 5,441	\$- 335	\$- 2,781
YTD - Other Fees and Charges	Y_SO420	\$ 441,596	\$ 287,558	\$ 138,968	\$ 531,917	\$ 388,834
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 78,004	\$ 52,907	\$ 17,261	\$ 75,851	\$ 75,301
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 57,956	\$ 48,056	\$ 15,499	\$ 70,875	\$ 74,518
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 352	\$ 420	\$- 198	\$- 765	\$ 207
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 25	\$- 1	\$ 48	\$ 40	\$- 117
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 7	\$ 8	\$ 8	\$ 230	\$ 230
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 14,425	\$ 1,172	\$ 264	\$ 2,609	\$ 1,446

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 713	\$ 1,160	\$ 754	\$ 1,550	\$ 1,317
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 4,576	\$ 2,092	\$ 886	\$ 1,312	\$ - 2,300
YTD - Other Noninterest Income	Y_SO488	\$ 87,100	\$ 62,090	\$ 23,675	\$ 96,311	\$ 73,473
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,209,498	\$ 805,226	\$ 415,654	\$ 1,580,457	\$ 1,187,414
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 569,718	\$ 373,391	\$ 182,681	\$ 718,535	\$ 528,055
YTD - Legal Expense	Y_SO520	\$ 8,866	\$ 6,454	\$ 3,292	\$ 13,386	\$ 9,539
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 308,399	\$ 205,268	\$ 102,596	\$ 397,748	\$ 292,233
YTD - Marketing and Other Professional Services	Y_SO540	\$ 82,734	\$ 52,513	\$ 25,825	\$ 104,667	\$ 76,648
YTD - Loan Servicing Fees	Y_SO550	\$ 2,832	\$ 2,014	\$ 952	\$ 5,106	\$ 3,436
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 56,430	\$ 37,914	\$ 19,217	\$ 74,580	\$ 64,068
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 517	\$ 384	\$ 14	\$ 216	\$ 93
YTD - Other Noninterest Expense	Y_SO580	\$ 180,002	\$ 127,288	\$ 81,077	\$ 266,219	\$ 213,342
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 894,141	\$ 588,099	\$ 265,449	\$ 951,991	\$ 711,193
YTD - Income Taxes - Total	Y_SO71	\$ 263,319	\$ 176,459	\$ 81,331	\$ 267,649	\$ 209,504
YTD - Federal	Y_SO710	\$ 191,733	\$ 129,267	\$ 57,448	\$ 199,824	\$ 160,233
YTD - State, Local, and Other	Y_SO720	\$ 71,586	\$ 47,192	\$ 23,883	\$ 67,825	\$ 49,271
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 630,822	\$ 411,640	\$ 184,118	\$ 684,342	\$ 501,689
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 630,822	\$ 411,640	\$ 184,118	\$ 684,342	\$ 501,689

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 524,086	\$ 519,218	\$ 498,826	\$ 516,348	\$ 461,787
Net Provision for Loss	VA115	\$ 20,296	\$ 26,174	\$ 23,993	\$ 73,636	\$ 28,151
Transfers	VA125	\$ - 1,834	\$ - 2,735	\$ - 1,057	\$ - 34,665	\$ 44
Recoveries	VA135	\$ 13,607	\$ 16,166	\$ 11,341	\$ 12,623	\$ 10,166
Adjustments	VA145	\$ 437	\$ 2,358	\$ 26,533	\$ 9	\$ 49,398
Charge-offs	VA155	\$ 33,766	\$ 37,111	\$ 32,425	\$ 39,757	\$ 32,793
General Valuation Allowances - Ending Balance	VA165	\$ 522,826	\$ 524,070	\$ 527,211	\$ 528,194	\$ 516,753
Specific Valuation Allowances - Beginning Balance	VA108	\$ 10,552	\$ 8,088	\$ 7,513	\$ 5,133	\$ 5,932
Net Provision for Loss	VA118	\$ 347	\$ 146	\$ 33	\$ 183	\$ 77

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,834	\$ 2,735	\$ 1,057	\$ 34,665	\$- 44
Adjustments	VA148	\$- 25	\$ 0	\$ 0	\$ 0	\$ 4
Charge-offs	VA158	\$ 189	\$ 417	\$ 515	\$ 32,468	\$ 797
Specific Valuation Allowances - Ending Balance	VA168	\$ 12,519	\$ 10,552	\$ 8,088	\$ 7,513	\$ 5,133
Total Valuation Allowances - Beginning Balance	VA110	\$ 534,638	\$ 527,306	\$ 506,339	\$ 521,481	\$ 467,680
Net Provision for Loss	VA120	\$ 20,643	\$ 26,320	\$ 24,026	\$ 73,819	\$ 28,228
Recoveries	VA140	\$ 13,607	\$ 16,166	\$ 11,341	\$ 12,623	\$ 10,166
Adjustments	VA150	\$ 412	\$ 2,358	\$ 26,533	\$ 9	\$ 49,402
Charge-offs	VA160	\$ 33,955	\$ 37,528	\$ 32,940	\$ 72,225	\$ 33,590
Total Valuation Allowances - Ending Balance	VA170	\$ 535,345	\$ 534,622	\$ 535,299	\$ 535,707	\$ 521,886
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 33,766	\$ 37,111	\$ 32,425	\$ 39,757	\$ 32,793
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 6,274	\$ 6,574	\$ 3,410	\$ 5,398	\$ 5,294
Construction - Total	SUB2030	\$ 38	\$ 26	\$ 4	\$ 0	\$ 13
1-4 Dwelling Units	VA420	\$ 38	\$ 26	\$ 4	\$ 0	\$ 13
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 6,236	\$ 6,548	\$ 3,406	\$ 5,398	\$ 5,281
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 34	\$ 70	\$ 82	\$ 227	\$ 115
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,609	\$ 1,502	\$ 1,362	\$ 1,380	\$ 1,255
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,232	\$ 4,566	\$ 1,555	\$ 2,280	\$ 2,990
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 361	\$ 410	\$ 407	\$ 1,511	\$ 921
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 27,336	\$ 30,087	\$ 28,877	\$ 34,195	\$ 27,469
Commercial Loans	VA520	\$ 12,481	\$ 15,822	\$ 11,445	\$ 13,591	\$ 12,841
Consumer Loans - Total	SUB2061	\$ 14,855	\$ 14,265	\$ 17,432	\$ 20,604	\$ 14,628
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 72	\$ 44
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 12,863	\$ 12,105	\$ 15,172	\$ 17,592	\$ 11,984
Mobile Home Loans	VA550	\$ 2	\$ 0	\$ 0	\$ 145	\$ 56

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 124	\$ 77	\$ 91	\$ 147	\$ 115
Other	VA560	\$ 1,866	\$ 2,083	\$ 2,169	\$ 2,648	\$ 2,429
Reposessed Assets - Total	VA60	\$ 156	\$ 450	\$ 138	\$ 164	\$ 30
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 156	\$ 360	\$ 31	\$ 44	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 90	\$ 68	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 30	\$ 120	\$ 30
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 13,607	\$ 16,166	\$ 11,341	\$ 12,623	\$ 10,166
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,560	\$ 2,962	\$ 1,781	\$ 2,310	\$ 3,141
Construction - Total	SUB2130	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,560	\$ 2,961	\$ 1,781	\$ 2,310	\$ 3,141
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 6	\$ 3	\$ 20
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 312	\$ 505	\$ 324	\$ 232	\$ 135
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,104	\$ 2,302	\$ 909	\$ 1,128	\$ 1,701
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 144	\$ 153	\$ 542	\$ 947	\$ 1,285
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 12,047	\$ 13,204	\$ 9,559	\$ 10,311	\$ 7,022
Commercial Loans	VA521	\$ 4,346	\$ 5,248	\$ 2,375	\$ 3,021	\$ 1,857
Consumer Loans - Total	SUB2161	\$ 7,701	\$ 7,956	\$ 7,184	\$ 7,290	\$ 5,165
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 5	\$ 0	\$ 0	\$ 3	\$ 1
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 7,001	\$ 7,455	\$ 6,693	\$ 6,724	\$ 4,602

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 1	\$ 1	\$ 7	\$ 4
Credit Cards	VA557	\$ 9	\$ 16	\$ 19	\$ 22	\$ 16
Other	VA561	\$ 685	\$ 483	\$ 471	\$ 534	\$ 542
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 1	\$ 2	\$ 3
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,181	\$ 2,879	\$ 1,088	\$ 34,847	\$ 33
Deposits and Investment Securities	VA38	\$ 147	\$ 8	\$ 20	\$ 32,117	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,683	\$ 1,088	\$ 1,165	\$ 2,565	\$- 81
Construction - Total	SUB2230	\$ 0	\$- 51	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 51	\$ 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	\$ 1,683	\$ 1,139	\$ 1,165	\$ 2,565	\$- 81
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 20	\$ 7	\$- 6	\$- 3	\$- 2
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 237	\$ 167	\$ 53	\$ 309	\$ 23
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,940	\$ 965	\$ 2,259	\$ 1,273	\$- 60
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$- 35
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$- 1,141	\$ 986	\$- 7
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 27	\$ 1,742	\$- 102	\$ 171	\$ 87
Commercial Loans	VA522	\$- 61	\$ 1,825	\$- 128	\$ 220	\$ 63
Consumer Loans - Total	SUB2261	\$ 34	\$- 83	\$ 26	\$- 49	\$ 24
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 4	\$- 4	\$ 0	\$ 20	\$- 10
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA542	\$ 12	\$- 22	\$ 7	\$- 15	\$ 12
Mobile Home Loans	VA552	\$- 2	\$- 7	\$- 1	\$- 3	\$- 1
Credit Cards	VA558	\$- 1	\$- 11	\$- 8	\$- 9	\$ 28
Other	VA562	\$ 29	\$- 39	\$ 28	\$- 42	\$- 6
Reposessed Assets - Total	VA62	\$ 378	\$ 16	\$ 5	\$- 6	\$ 27
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 209	\$ 13	\$ 5	\$ 0	\$ 10
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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$- 17	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 3	\$ 0	\$- 6	\$ 17
Other Repossessed Assets	VA632	\$ 186	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 22,340	\$ 23,824	\$ 22,172	\$ 61,981	\$ 22,660
Deposits and Investment Securities	VA39	\$ 147	\$ 8	\$ 20	\$ 32,117	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 6,397	\$ 4,700	\$ 2,794	\$ 5,653	\$ 2,072
Construction - Total	SUB2330	\$ 38	\$- 26	\$ 4	\$ 0	\$ 13
1-4 Dwelling Units	VA425	\$ 38	\$- 26	\$ 4	\$ 0	\$ 13
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 6,359	\$ 4,726	\$ 2,790	\$ 5,653	\$ 2,059
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 14	\$ 76	\$ 70	\$ 221	\$ 93
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,060	\$ 1,164	\$ 1,091	\$ 1,457	\$ 1,143
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 5,068	\$ 3,229	\$ 2,905	\$ 2,425	\$ 1,229
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 35
Nonresidential Property (Except Land)	VA485	\$ 217	\$ 257	\$- 1,276	\$ 1,550	\$- 371
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 15,262	\$ 18,625	\$ 19,216	\$ 24,055	\$ 20,534
Commercial Loans	VA525	\$ 8,074	\$ 12,399	\$ 8,942	\$ 10,790	\$ 11,047
Consumer Loans - Total	SUB2361	\$ 7,188	\$ 6,226	\$ 10,274	\$ 13,265	\$ 9,487
Loans on Deposits	VA515	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 9	\$- 4	\$ 0	\$ 89	\$ 33
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA545	\$ 5,874	\$ 4,628	\$ 8,486	\$ 10,853	\$ 7,394
Mobile Home Loans	VA555	\$- 1	\$- 8	\$- 2	\$ 135	\$ 51
Credit Cards	VA559	\$ 114	\$ 50	\$ 64	\$ 116	\$ 127
Other	VA565	\$ 1,210	\$ 1,561	\$ 1,726	\$ 2,072	\$ 1,881
Reposessed Assets - Total	VA65	\$ 534	\$ 466	\$ 143	\$ 158	\$ 57
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 365	\$ 373	\$ 36	\$ 44	\$ 10

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 90	\$ 68	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$- 17	\$ 0	\$ 30	\$ 120	\$ 30
Real Estate - Land	VA631	\$ 0	\$ 3	\$ 0	\$- 6	\$ 17
Other Repossessed Assets	VA633	\$ 186	\$ 0	\$ 9	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 25	\$- 1	\$- 2	\$- 3
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,699	\$ 1,092	\$ 1,957	\$ 1,641	\$ 2,431
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,511	\$ 8,533	\$ 8,633	\$ 7,659	\$ 8,456
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,558	\$ 5,246	\$ 4,524	\$ 4,873	\$ 5,905
Construction	VA951	\$ 0	\$ 939	\$ 0	\$ 0	\$ 30
Permanent - 1-4 Dwelling Units	VA952	\$ 1,363	\$ 4,267	\$ 4,439	\$ 2,465	\$ 3,982
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 85	\$ 15	\$ 1,402
Permanent - Nonresidential (Except Land)	VA954	\$ 195	\$ 40	\$ 0	\$ 2,393	\$ 491
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 531,053	\$ 383,539	\$ 343,222	\$ 416,635	\$ 432,692
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 533,305	\$ 545,448	\$ 547,059	\$ 567,052	\$ 528,541
Substandard	VA965	\$ 493,075	\$ 504,130	\$ 509,580	\$ 538,352	\$ 494,831
Doubtful	VA970	\$ 40,230	\$ 41,318	\$ 37,479	\$ 28,700	\$ 33,710
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 671,061	\$ 619,692	\$ 629,921	\$ 596,416	\$ 603,835
Mortgages - Total	SUB2421	\$ 478,034	\$ 453,790	\$ 452,598	\$ 424,666	\$ 409,329
Construction and Land Loans	SUB2430	\$ 29,586	\$ 13,704	\$ 12,945	\$ 11,033	\$ 12,635

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 374,185	\$ 377,857	\$ 374,379	\$ 354,311	\$ 334,157
Permanent Loans Secured by All Other Property	SUB2450	\$ 74,673	\$ 62,812	\$ 65,566	\$ 59,503	\$ 62,815
Nonmortgages - Total	SUB2461	\$ 193,027	\$ 165,902	\$ 177,323	\$ 171,750	\$ 194,506
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 470,678	\$ 429,115	\$ 425,248	\$ 413,647	\$ 406,911
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 408,402	\$ 375,066	\$ 385,110	\$ 357,700	\$ 357,262
Mortgage Loans - Total	SUB2481	\$ 290,726	\$ 282,302	\$ 287,939	\$ 256,596	\$ 244,611
Construction	PD115	\$ 10,696	\$ 7,440	\$ 8,765	\$ 7,256	\$ 10,441
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,702	\$ 2,640	\$ 1,639	\$ 3,775	\$ 4,258
Secured by First Liens	PD123	\$ 211,607	\$ 216,981	\$ 213,327	\$ 166,742	\$ 178,990
Secured by Junior Liens	PD124	\$ 33,692	\$ 30,444	\$ 32,499	\$ 54,433	\$ 27,450
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,914	\$ 3,687	\$ 2,390	\$ 1,256	\$ 612
Nonresidential Property (Except Land)	PD135	\$ 30,115	\$ 20,610	\$ 29,110	\$ 22,953	\$ 22,634
Land	PD138	\$ 0	\$ 500	\$ 209	\$ 181	\$ 226
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 55,592	\$ 37,330	\$ 45,664	\$ 29,174	\$ 43,432
Consumer Loans - Total	SUB2511	\$ 62,084	\$ 55,434	\$ 51,507	\$ 71,930	\$ 69,219
Loans on Deposits	PD161	\$ 679	\$ 461	\$ 437	\$ 596	\$ 2,504
Home Improvement Loans	PD163	\$ 15	\$ 5	\$ 9	\$ 768	\$ 779
Education Loans	PD165	\$ 449	\$ 326	\$ 1,877	\$ 445	\$ 472
Auto Loans	PD167	\$ 53,379	\$ 45,107	\$ 39,021	\$ 58,548	\$ 51,712
Mobile Home Loans	PD169	\$ 163	\$ 382	\$ 3,946	\$ 3,765	\$ 4,849
Credit Cards	PD171	\$ 154	\$ 238	\$ 92	\$ 136	\$ 162
Other	PD180	\$ 7,245	\$ 8,915	\$ 6,125	\$ 7,672	\$ 8,741
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 492	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 3,044	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 649	\$ 809	\$ 659	\$ 1,099	\$ 1,432
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 253	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 62,276	\$ 54,049	\$ 40,138	\$ 55,947	\$ 49,649

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 56,166	\$ 48,431	\$ 35,614	\$ 47,245	\$ 40,752
Construction	PD215	\$ 14,233	\$ 474	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 375	\$ 264	\$ 291	\$ 535	\$ 394
Secured by First Liens	PD223	\$ 33,101	\$ 39,117	\$ 29,799	\$ 41,556	\$ 36,789
Secured by Junior Liens	PD224	\$ 6,942	\$ 5,675	\$ 5,158	\$ 3,754	\$ 2,745
Multifamily (5 or more) Dwelling Units	PD225	\$ 65	\$ 0	\$ 0	\$ 320	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,450	\$ 2,901	\$ 366	\$ 1,080	\$ 824
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 584	\$ 970	\$ 58	\$ 175	\$ 262
Consumer Loans - Total	SUB2521	\$ 5,526	\$ 4,648	\$ 4,466	\$ 8,527	\$ 8,635
Loans on Deposits	PD261	\$ 163	\$ 121	\$ 108	\$ 80	\$ 114
Home Improvement Loans	PD263	\$ 5	\$ 6	\$ 0	\$ 402	\$ 399
Education Loans	PD265	\$ 280	\$ 398	\$ 628	\$ 528	\$ 529
Auto Loans	PD267	\$ 3,586	\$ 2,264	\$ 2,000	\$ 2,762	\$ 2,938
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 497	\$ 2,979	\$ 2,334
Credit Cards	PD271	\$ 149	\$ 87	\$ 55	\$ 127	\$ 155
Other	PD280	\$ 1,343	\$ 1,772	\$ 1,178	\$ 1,649	\$ 2,166
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 989	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,109	\$ 921	\$ 752	\$ 1,121	\$ 1,069
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 587	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 200,383	\$ 190,577	\$ 204,673	\$ 182,769	\$ 196,924
Mortgage Loans - Total	SUB2501	\$ 131,142	\$ 123,057	\$ 129,045	\$ 120,825	\$ 123,966
Construction	PD315	\$ 4,247	\$ 5,207	\$ 3,888	\$ 3,596	\$ 1,916
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 638	\$ 902	\$ 445	\$ 925	\$ 792
Secured by First Liens	PD323	\$ 70,576	\$ 66,670	\$ 76,774	\$ 70,352	\$ 70,215
Secured by Junior Liens	PD324	\$ 15,552	\$ 15,164	\$ 14,447	\$ 12,239	\$ 12,524
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,462	\$ 1,886	\$ 1,721	\$ 1,199	\$ 859
Nonresidential Property (Except Land)	PD335	\$ 38,257	\$ 33,145	\$ 31,687	\$ 32,514	\$ 37,608
Land	PD338	\$ 410	\$ 83	\$ 83	\$ 0	\$ 52
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 65,710	\$ 63,943	\$ 71,179	\$ 60,416	\$ 71,367
Consumer Loans - Total	SUB2531	\$ 3,531	\$ 3,577	\$ 4,449	\$ 1,528	\$ 1,591
Loans on Deposits	PD361	\$ 24	\$ 19	\$ 38	\$ 35	\$ 23
Home Improvement Loans	PD363	\$ 7	\$ 8	\$ 12	\$ 97	\$ 76
Education Loans	PD365	\$ 144	\$ 238	\$ 795	\$ 55	\$ 43
Auto Loans	PD367	\$ 2,716	\$ 428	\$ 628	\$ 685	\$ 728
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 2,326	\$ 0	\$ 0
Credit Cards	PD371	\$ 5	\$ 13	\$ 4	\$ 33	\$ 20
Other	PD380	\$ 635	\$ 2,871	\$ 646	\$ 623	\$ 701
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 830	\$ 830	\$ 866	\$ 830	\$ 830
Held for Sale Included in PD315:PD380	PD392	\$ 581	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,048	\$ 548	\$ 1,079	\$ 215	\$ 383
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 317	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,313,794	\$ 735,543	\$ 782,689	\$ 750,161	\$ 585,856
90% up to 100% LTV	LD110	\$ 1,177,926	\$ 625,043	\$ 700,874	\$ 592,326	\$ 508,402
100% and greater LTV	LD120	\$ 135,868	\$ 110,500	\$ 81,815	\$ 157,835	\$ 77,454
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 30,252	\$ 34,410	\$ 21,301	\$ 19,636	\$ 44,934
Past Due and Still Accruing - Total	SUB5240	\$ 21,317	\$ 26,834	\$ 13,735	\$ 14,756	\$ 40,935
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 18,463	\$ 24,087	\$ 11,659	\$ 12,057	\$ 39,773
90% up to 100% LTV	LD210	\$ 16,222	\$ 22,962	\$ 9,604	\$ 8,874	\$ 35,855
100% and greater LTV	LD220	\$ 2,241	\$ 1,125	\$ 2,055	\$ 3,183	\$ 3,918
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,854	\$ 2,747	\$ 2,076	\$ 2,699	\$ 1,162

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 2,589	\$ 2,633	\$ 1,860	\$ 2,122	\$ 818
100% and greater LTV	LD240	\$ 265	\$ 114	\$ 216	\$ 577	\$ 344
Nonaccrual - Total	SUB5230	\$ 8,935	\$ 7,576	\$ 7,566	\$ 4,880	\$ 3,999
90% up to 100% LTV	LD250	\$ 8,231	\$ 6,727	\$ 6,119	\$ 3,955	\$ 3,319
100% and greater LTV	LD260	\$ 704	\$ 849	\$ 1,447	\$ 925	\$ 680
Net Charge-offs - Total	SUB5300	\$ 2,300	\$ 1,753	\$ 1,104	\$ 479	\$ 554
90% up to 100% LTV	LD310	\$ 900	\$ 1,346	\$ 578	\$ 320	\$ 174
100% and greater LTV	LD320	\$ 1,400	\$ 407	\$ 526	\$ 159	\$ 380
Purchases - Total	SUB5320	\$ 222,613	\$ 60,590	\$ 221,705	\$ 316,034	\$ 266,757
90% up to 100% LTV	LD410	\$ 196,176	\$ 59,946	\$ 218,393	\$ 303,603	\$ 253,671
100% and greater LTV	LD420	\$ 26,437	\$ 644	\$ 3,312	\$ 12,431	\$ 13,086
Originations - Total	SUB5330	\$ 30,948	\$ 21,170	\$ 26,093	\$ 20,646	\$ 23,286
90% up to 100% LTV	LD430	\$ 24,725	\$ 16,480	\$ 21,335	\$ 15,279	\$ 21,669
100% and greater LTV	LD440	\$ 6,223	\$ 4,690	\$ 4,758	\$ 5,367	\$ 1,617
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,845,576	\$ 1,643,475	\$ 1,490,979	\$ 1,308,921	\$ 1,101,372
Mortgage Construction Loans	CC105	\$ 1,401,719	\$ 1,270,477	\$ 1,173,921	\$ 1,101,830	\$ 914,745
Other Mortgage Loans	CC115	\$ 443,857	\$ 372,998	\$ 317,058	\$ 207,091	\$ 186,627
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 637,698	\$ 867,791	\$ 925,355	\$ 944,223	\$ 738,988
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,691,558	\$ 1,890,444	\$ 1,583,599	\$ 1,659,450	\$ 1,665,971
1-4 Dwelling Units	CC280	\$ 969,580	\$ 1,111,604	\$ 839,859	\$ 906,143	\$ 1,079,564
Multifamily (5 or more) Dwelling Units	CC290	\$ 88,467	\$ 17,530	\$ 24,398	\$ 32,450	\$ 34,316
All Other Real Estate	CC300	\$ 633,511	\$ 761,310	\$ 719,342	\$ 720,857	\$ 552,091
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,189,888	\$ 1,039,054	\$ 1,060,826	\$ 783,800	\$ 849,876
Commitments Outstanding to Purchase Loans	CC320	\$ 9,092	\$ 1,732	\$ 1,093,858	\$ 560,665	\$ 27,949
Commitments Outstanding to Sell Loans	CC330	\$ 50,522	\$ 55,006	\$ 40,078	\$ 68,638	\$ 60,258
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 208,134	\$ 89,718	\$ 97,421	\$ 500	\$ 5,119
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 481,044	\$ 329,855	\$ 328,570	\$ 174,839	\$ 122,628

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 9,256	\$ 400,342	\$ 420,122	\$ 182,508	\$ 336,659
Commitments Outstanding to Sell Investment Securities	CC375	\$ 8,891	\$ 377,240	\$ 372,009	\$ 177,403	\$ 280,520
Unused Lines of Credit - Total	SUB3361	\$ 11,591,656	\$ 10,182,552	\$ 9,699,205	\$ 9,701,159	\$ 8,975,734
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,587,281	\$ 3,464,972	\$ 3,367,489	\$ 3,294,492	\$ 3,189,053
Commercial Lines	CC420	\$ 7,616,510	\$ 6,350,491	\$ 5,953,864	\$ 6,057,512	\$ 5,414,200
Open-End Consumer Lines - Credit Cards	CC423	\$ 43,095	\$ 52,923	\$ 51,303	\$ 47,335	\$ 52,382
Open-End Consumer Lines - Other	CC425	\$ 344,770	\$ 314,166	\$ 326,549	\$ 301,820	\$ 320,099
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,540,270	\$ 2,323,215	\$ 2,174,908	\$ 2,083,369	\$ 1,900,840
Commercial	CC430	\$ 23,280	\$ 13,304	\$ 10,073	\$ 12,955	\$ 16,232
Standby, Not Included on CC465 or CC468	CC435	\$ 2,516,990	\$ 2,309,911	\$ 2,164,835	\$ 2,070,414	\$ 1,884,608
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,662,764	\$ 1,350,983	\$ 1,405,740	\$ 1,543,842	\$ 1,589,133
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 10,246	\$ 11,354	\$ 13,474	\$ 14,017	\$ 15,663
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 127,859	\$ 82,276	\$ 83,493	\$ 174,488	\$ 164,984
Other Contingent Liabilities	CC480	\$ 666,733	\$ 561,459	\$ 540,501	\$ 532,281	\$ 512,314
Contingent Assets	CC490	\$ 292,056	\$ 224,442	\$ 221,801	\$ 195,366	\$ 140,422

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 399,260	\$ 895,817	\$ 771,549	\$ 1,893,587	\$ 1,412,850
Pass-Through Securities	CF143	\$ 224,251	\$ 569,817	\$ 384,921	\$ 1,442,240	\$ 812,281
Other Mortgage-Backed Securities	CF153	\$ 175,009	\$ 326,000	\$ 386,628	\$ 451,347	\$ 600,569
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 48,536	\$ 865,838	\$ 1,447,467	\$ 3,569,979	\$ 1,695,425
Pass-Through Securities	CF145	\$ 37,730	\$ 864,878	\$ 103,098	\$ 3,373,204	\$ 1,586,298
Other Mortgage-Backed Securities	CF155	\$ 10,806	\$ 960	\$ 1,344,369	\$ 196,775	\$ 109,127
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 350,724	\$ 29,979	\$- 675,918	\$- 1,676,392	\$- 282,575
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 558,669	\$- 391,453	\$- 449,318	\$- 508,469	\$ 217,237
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 198,127	\$- 134,188	\$- 191,353	\$- 406,613	\$- 237,018
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,359,843	\$ 3,991,524	\$ 3,503,702	\$ 3,958,315	\$ 3,574,360
Construction Loans - Total	SUB3840	\$ 676,615	\$ 366,572	\$ 238,886	\$ 351,032	\$ 277,487
1-4 Dwelling Units	CF190	\$ 275,364	\$ 186,094	\$ 132,040	\$ 226,342	\$ 157,961
Multifamily (5 or more) Dwelling Units	CF200	\$ 127,121	\$ 57,413	\$ 32,603	\$ 31,177	\$ 22,839

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 274,130	\$ 123,065	\$ 74,243	\$ 93,513	\$ 96,687
Permanent Loans - Total	SUB3851	\$ 4,683,228	\$ 3,624,952	\$ 3,264,816	\$ 3,607,283	\$ 3,296,873
1-4 Dwelling Units	CF225	\$ 3,887,361	\$ 2,716,932	\$ 2,586,750	\$ 2,708,749	\$ 2,575,335
Multifamily (5 or more) Dwelling Units	CF245	\$ 80,100	\$ 95,437	\$ 65,239	\$ 87,857	\$ 63,846
Nonresidential (Except Land)	CF260	\$ 670,634	\$ 779,525	\$ 580,672	\$ 778,232	\$ 612,565
Land	CF270	\$ 45,133	\$ 33,058	\$ 32,155	\$ 32,445	\$ 45,127
Loans and Participations Purchased - Total	SUB3880	\$ 935,614	\$ 2,678,131	\$ 1,406,052	\$ 1,121,762	\$ 2,011,415
Secured by 1-4 Dwelling Units	CF280	\$ 930,583	\$ 2,674,442	\$ 1,402,926	\$ 1,111,925	\$ 2,001,901
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 906	\$ 0	\$ 1,103	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 4,125	\$ 3,689	\$ 2,023	\$ 9,837	\$ 9,514
Loans and Participations Sold - Total	SUB3890	\$ 1,299,491	\$ 3,003,688	\$ 666,787	\$ 390,155	\$ 565,526
Secured by 1-4 Dwelling Units	CF310	\$ 1,298,831	\$ 3,002,584	\$ 665,050	\$ 382,997	\$ 563,126
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 660	\$ 1,104	\$ 1,737	\$ 7,158	\$ 2,400
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 363,877	\$- 325,557	\$ 739,265	\$ 731,607	\$ 1,445,889
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,573,117	\$ 3,215,610	\$ 3,016,002	\$ 3,161,135	\$ 3,004,656
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 400,709	\$ 48,105	\$ 82,441	\$ 66,412	\$ 10,816
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 914,033	\$ 729,774	\$ 581,635	\$ 628,462	\$ 305,994
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,823,558	\$ 498,462	\$ 1,309,406	\$ 1,595,199	\$ 2,026,409
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,378,141	\$ 7,269,497	\$ 4,936,447	\$ 5,121,889	\$ 4,881,684
Commercial	CF390	\$ 6,993,565	\$ 6,421,612	\$ 4,296,120	\$ 4,384,663	\$ 4,135,025
Consumer	CF400	\$ 1,384,576	\$ 847,885	\$ 640,327	\$ 737,226	\$ 746,659
Nonmortgage Loans - Sales - Total	SUB3915	\$ 46,651	\$ 98,598	\$ 29,424	\$ 22,698	\$ 30,686
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 46,651	\$ 98,598	\$ 29,424	\$ 22,698	\$ 30,686
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,331,490	\$ 7,170,899	\$ 4,907,023	\$ 5,099,191	\$ 4,850,998
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,540,531	\$- 657,806	\$ 1,262,875	\$- 457,478	\$- 73,639
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,329,026	\$- 847,039	\$ 1,112,532	\$- 620,265	\$- 209,303
Interest Credited to Deposits	CF430	\$ 211,505	\$ 189,233	\$ 150,343	\$ 162,787	\$ 135,664
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 437,801	\$ 0	\$ 0	\$ 0	\$ 3,649,409
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 3,143,213	\$ 2,770,391	\$ 2,531,736	\$ 1,394,865	\$ 1,499,488
Fully Insured	DI100	\$ 2,839,065	\$ 2,599,442	\$ 2,329,785	\$ 1,261,071	\$ 1,415,060
Other	DI110	\$ 304,148	\$ 170,949	\$ 201,951	\$ 133,794	\$ 84,428
Deposits with Balances - \$100,000 or Less	DI120	\$ 30,419,030	\$ 30,225,806	\$ 30,912,627	\$ 29,872,837	\$ 30,331,605
Deposits with Balances - Greater than \$100,000	DI130	\$ 19,010,098	\$ 17,302,578	\$ 17,701,041	\$ 17,445,614	\$ 17,483,766
Number of Deposit Accounts - Total	SUB4062	3,751,805	3,763,726	3,872,473	3,916,194	3,929,714
Balances of \$100,000 or Less	DI150	3,692,735	3,704,050	3,811,341	3,854,438	3,866,617
Balances Greater than \$100,000	DI160	59,070	59,676	61,132	61,756	63,097
IRA/Keogh Accounts	DI200	\$ 2,441,631	\$ 2,483,655	\$ 2,552,644	\$ 2,606,079	\$ 2,486,186
Uninsured Deposits	DI210	\$ 13,297,863	\$ 11,446,967	\$ 11,627,360	\$ 11,415,233	\$ 11,244,464
Preferred Deposits	DI220	\$ 2,588,837	\$ 1,650,878	\$ 1,653,494	\$ 1,661,686	\$ 1,821,241
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,166,076	\$ 7,069,918	\$ 15,562,003	\$ 15,644,871	\$ 15,445,472
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 18,522,044	\$ 17,547,110	\$ 9,877,289	\$ 9,395,568	\$ 9,840,638
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,083,227	\$ 8,393,497	\$ 8,550,761	\$ 8,910,707	\$ 9,076,820
Deposits & Escrows - Time Deposits	DI340	\$ 15,657,785	\$ 14,517,860	\$ 14,623,612	\$ 13,367,324	\$ 13,452,440
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 6,223,910	\$ 6,268,584	\$ 6,259,409	\$ 6,093,453	\$ 5,965,824
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 21,150	\$ 17,713	\$ 24,936	\$ 28,605	\$ 31,705
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 512,976	\$ 524,649	\$ 484,392	\$ 496,065	\$ 871,195
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 463,305	\$ 410,859	\$ 435,665	\$ 442,892	\$ 7,186
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 285,481	\$ 485,611	\$ 761,197	\$ 591,363	\$ 369,935
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	\$ 0	\$ 7,485
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	\$ 437,801	\$ 0	\$ 2,831,312	\$ 0	\$ 3,649,409
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 30,685	\$ 0	\$ 3,038,233

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	13,358	13,278	13,196	13,374	13,397
Assets Held in Trading Accounts	SI375	\$ 54,169	\$ 50,123	\$ 86,673	\$ 95,653	\$ 103,166
Available-for-Sale Securities	SI385	\$ 9,410,290	\$ 9,290,111	\$ 9,867,705	\$ 11,778,116	\$ 14,949,732
Assets Held for Sale	SI387	\$ 778,878	\$ 233,467	\$ 226,175	\$ 231,619	\$ 430,989
Loans Serviced for Others	SI390	\$ 10,532,747	\$ 9,399,405	\$ 9,379,542	\$ 9,158,709	\$ 9,035,946
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 13,137	\$ 12,500	\$ 14,641	\$ 16,292	\$ 18,368
Other Residual Interests	SI404	\$ 103,277	\$ 58,437	\$ 58,489	\$ 58,391	\$ 58,311
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.03%	86.15%	85.72%	84.90%	84.97%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.13%	86.04%	85.62%	85.11%	85.05%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.05%	85.95%	86.18%	85.13%	84.84%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	85.69%	84.94%	94.84%	91.34%	91.34%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 594,288	\$ 503,093	\$ 539,477	\$ 564,552	\$ 653,531
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 127,085	\$ 127,137	\$ 124,893	\$ 136,750	\$ 151,073
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	70	70	75	966	95
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 8,348,662	\$ 8,334,671	\$ 7,447,281	\$ 7,660,174	\$ 6,349,103
Net Income (Loss) (SO91)	SI610	\$ 219,182	\$ 228,230	\$ 184,118	\$ 168,931	\$ 181,385
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 366,083	\$ 325,348	\$ 100,822	\$ 14,388	\$ 140,872
Stock Issued	SI640	\$ 24,999	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 122,770	\$ 31,821	\$ 957,239	\$ 6,471	\$ 5,133
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 80,065	\$ 76,930	\$- 84,580	\$ 36,080	\$ 133,372

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$- 34	\$ 4,401	\$- 2,400	\$ 3,797	\$- 3
Other Adjustments	SI671	\$ 547	\$- 2,041	\$ 326	\$ 3,023	\$ 1,141,633
Ending Equity Capital (SC80)	SI680	\$ 8,269,978	\$ 8,348,664	\$ 8,401,162	\$ 7,864,088	\$ 7,669,751
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,572	\$ 8,113	\$ 8,310	\$ 4,307	\$ 8,052
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 536	\$ 492	\$ 557	\$ 4,642	\$ 799
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 41,915	\$ 15,204	\$ 11,702	\$ 19,144	\$ 13,370
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 8,064	\$ 8,808	\$ 7,422	\$ 7,325	\$ 4,651
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 77,291,623	\$ 75,855,489	\$ 72,643,028	\$ 75,985,400	\$ 74,968,124
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,856,600	\$ 4,409,806	\$ 4,400,976	\$ 5,059,519	\$ 5,431,788
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 48,676,246	\$ 48,996,447	\$ 46,821,370	\$ 48,747,197	\$ 48,012,142
Nonmortgage Loans	SI885	\$ 14,989,160	\$ 14,371,919	\$ 13,756,795	\$ 14,205,154	\$ 13,760,518
Deposits and Excrows	SI890	\$ 43,382,644	\$ 42,127,035	\$ 40,719,807	\$ 42,892,153	\$ 42,206,227
Total Borrowings	SI895	\$ 18,894,558	\$ 18,671,121	\$ 17,735,748	\$ 19,691,584	\$ 19,677,038
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	15	10	10	13	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,772	\$ 1,822	\$ 2,221	\$ 1,976	\$ 3,171
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.30	6.18	5.32	5.22	4.84
Interest Charged on Loans Made During Quarter - Maximum	SI930	63.09	6.82	5.51	6.76	7.63

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	1	0	1
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	0	1
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	0	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	1	2	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	1	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	20	18	17	18	16

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 180,877,060	\$ 143,962,301	\$ 141,996,669	\$ 145,570,584	\$ 137,969,384
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,124,844	\$ 1,080,488	\$ 1,420,522	\$ 1,371,213	\$ 2,163,207
Personal Trust and Agency Accounts	FS210	\$ 371,183	\$ 338,845	\$ 338,578	\$ 378,408	\$ 405,645
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 158,608	\$ 212,488	\$ 211,457	\$ 171,800	\$ 167,524
Employee Benefit - Defined Contribution	FS220	\$ 63,196	\$ 118,718	\$ 117,007	\$ 72,603	\$ 71,087
Employee Benefit - Defined Benefit	FS230	\$ 45,987	\$ 46,785	\$ 45,130	\$ 48,200	\$ 46,366
Other Retirement Accounts	FS240	\$ 49,425	\$ 46,985	\$ 49,320	\$ 50,997	\$ 50,071
Corporate Trust and Agency Accounts	FS250	\$ 100,032	\$ 99,727	\$ 108,698	\$ 11,435	\$ 13,644
Investment Management Agency Accounts	FS260	\$ 398,430	\$ 327,410	\$ 293,891	\$ 328,492	\$ 304,941
Other Fiduciary Accounts	FS270	\$ 96,591	\$ 102,018	\$ 467,898	\$ 481,078	\$ 1,271,453
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 13,178,459	\$ 12,741,813	\$ 12,762,525	\$ 13,568,460	\$ 15,017,575
Personal Trust and Agency Accounts	FS211	\$ 247,977	\$ 227,579	\$ 240,833	\$ 348,800	\$ 255,495
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 12,891,693	\$ 12,485,358	\$ 12,517,400	\$ 13,037,642	\$ 14,757,143
Employee Benefit - Defined Contribution	FS221	\$ 2,976,105	\$ 2,832,246	\$ 2,884,136	\$ 3,010,777	\$ 2,925,334

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 8,352,690	\$ 8,037,874	\$ 8,052,297	\$ 8,410,531	\$ 7,804,231
Other Retirement Accounts	FS241	\$ 1,562,898	\$ 1,615,238	\$ 1,580,967	\$ 1,616,334	\$ 4,027,578
Corporate Trust and Agency Accounts	FS251	\$ 38,786	\$ 28,874	\$ 4,291	\$ 181,341	\$ 4,259
Other Fiduciary Accounts	FS271	\$ 3	\$ 2	\$ 1	\$ 677	\$ 678
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 166,573,757	\$ 130,140,000	\$ 127,813,622	\$ 130,630,911	\$ 120,788,602
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,625	1,437	1,459	1,480	1,449
Personal Trust and Agency Accounts	FS212	940	833	844	873	870
Retirement-related Trust and Agency Accounts - Total	SUB6120	224	223	227	212	209
Employee Benefit - Defined Contribution	FS222	47	64	62	52	50
Employee Benefit - Defined Benefit	FS232	9	9	8	6	6
Other Retirement Accounts	FS242	168	150	157	154	153
Corporate Trust and Agency Accounts	FS252	58	56	60	9	25
Investment Management Agency Accounts	FS262	390	310	312	353	328
Other Fiduciary Accounts	FS272	13	15	16	33	17
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	11,468	11,749	12,057	12,428	13,262
Personal Trust and Agency Accounts	FS213	371	377	381	403	390
Retirement-related Trust and Agency Accounts - Total	SUB6130	11,060	11,355	11,673	12,009	12,867
Employee Benefit - Defined Contribution	FS223	7,455	7,805	8,118	8,382	8,488
Employee Benefit - Defined Benefit	FS233	1,867	1,860	1,820	1,837	2,051
Other Retirement Accounts	FS243	1,738	1,690	1,735	1,790	2,328
Corporate Trust and Agency Accounts	FS253	32	12	2	3	2
Other Fiduciary Accounts	FS273	5	5	1	13	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	215,906	224,049	221,884	223,099	226,787
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 90,221	\$ 59,471	\$ 29,964	\$ 103,451	\$ 75,466
Personal Trust and Agency Accounts	FS310	\$ 1,973	\$ 1,326	\$ 710	\$ 3,014	\$ 2,085
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 7,560	\$ 5,629	\$ 2,857	\$ 10,767	\$ 8,659
Employee Benefit - Defined Contribution	FS320	\$ 2,076	\$ 1,537	\$ 803	\$ 3,329	\$ 2,138
Employee Benefit - Defined Benefit	FS330	\$ 4,374	\$ 3,262	\$ 1,639	\$ 5,884	\$ 4,185
Other Retirement Accounts	FS340	\$ 1,110	\$ 830	\$ 415	\$ 1,554	\$ 2,336
Corporate Trust and Agency Accounts	FS350	\$ 108	\$ 63	\$ 17	\$ 152	\$ 24
Investment Management Agency Accounts	FS360	\$ 1,447	\$ 975	\$ 482	\$ 2,038	\$ 1,303

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 129	\$ 116	\$ 96	\$ 316	\$ 658
Custody and Safekeeping Accounts	FS380	\$ 78,517	\$ 51,191	\$ 25,736	\$ 86,882	\$ 62,520
Other Fiduciary and Related Services	FS390	\$ 487	\$ 171	\$ 66	\$ 282	\$ 217
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 76,399	\$ 50,883	\$ 4,214	\$ 97,590	\$ 70,436
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 2	\$ 0	\$ 0	\$ 58	\$ 44
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 13,824	\$ 8,588	\$ 25,750	\$ 5,919	\$ 5,074
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 149,535	\$ 120,345	\$ 114,461	\$ 378,408	\$ 180,145
Non-Interest-Bearing Deposits	FS410	\$- 226	\$- 347	\$- 594	\$- 75	\$- 100
Interest-Bearing Deposits	FS415	\$ 2,812	\$ 171	\$ 180	\$ 1,853	\$ 150
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 7,613	\$ 6,000	\$ 5,396	\$ 26,655	\$ 3,813
State, County and Municipal Obligations	FS425	\$ 8,540	\$ 9,176	\$ 9,026	\$ 33,842	\$ 9,192
Money Market Mutual Funds	FS430	\$ 5,648	\$ 4,597	\$ 5,475	\$ 63,581	\$ 77,512
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,957	\$ 3,103	\$ 3,275	\$ 12,922	\$ 3,602
Common and Preferred Stock	FS445	\$ 116,500	\$ 94,332	\$ 88,437	\$ 227,129	\$ 82,847
Real Estate Mortgages	FS450	\$ 450	\$ 450	\$ 450	\$ 513	\$ 450
Real Estate	FS455	\$ 1,643	\$ 678	\$ 678	\$ 4,154	\$ 574
Miscellaneous Assets	FS460	\$ 2,598	\$ 2,185	\$ 2,138	\$ 7,834	\$ 2,105
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	5	0	0	0	0
Corporate and Municipal Trusteeships	FS510	5	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 40,170	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	1	1	1	1	1
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	1	1	1	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 104	\$ 103	\$ 103	\$ 102	\$ 102
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	\$ 104	\$ 103	\$ 103	\$ 102	\$ 102
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 8,269,986	\$ 8,348,658	\$ 8,401,170	\$ 7,864,091	\$ 7,669,761
Equity Capital Deductions - Total	SUB1631	\$ 3,018,587	\$ 2,940,538	\$ 2,961,210	\$ 2,381,540	\$ 2,410,275
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,902	\$ 1,827	\$ 1,847	\$ 1,895	\$ 1,927

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,009,670	\$ 2,930,529	\$ 2,952,791	\$ 2,374,053	\$ 2,402,741
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 7,015	\$ 8,182	\$ 6,572	\$ 5,592	\$ 5,607
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 278,460	\$ 213,009	\$ 286,952	\$ 212,296	\$ 219,607
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 138,045	\$ 72,899	\$ 147,170	\$ 72,840	\$ 80,476
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 140,415	\$ 140,073	\$ 139,730	\$ 139,388	\$ 139,048
Other	CCR195	\$ 0	\$ 37	\$ 52	\$ 68	\$ 83
Tier 1 (Core) Capital	CCR20	\$ 5,529,859	\$ 5,621,129	\$ 5,726,912	\$ 5,694,847	\$ 5,479,093
Total Assets (SC60)	CCR205	\$ 78,702,717	\$ 75,204,049	\$ 74,927,115	\$ 75,347,600	\$ 76,979,784
Asset Deductions - Total	SUB1651	\$ 3,018,671	\$ 2,940,538	\$ 2,961,210	\$ 2,381,540	\$ 2,410,275
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,986	\$ 1,827	\$ 1,847	\$ 1,895	\$ 1,927
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,009,670	\$ 2,930,529	\$ 2,952,791	\$ 2,374,053	\$ 2,402,741
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 7,015	\$ 8,182	\$ 6,572	\$ 5,592	\$ 5,607
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 143,706	\$ 31,738	\$ 144,246	\$ 11,922	\$ - 5,443
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 143,706	\$ 31,701	\$ 144,194	\$ 11,854	\$ - 5,526
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 37	\$ 52	\$ 68	\$ 83
Adjusted Total Assets	CCR25	\$ 75,827,752	\$ 72,295,249	\$ 72,110,151	\$ 72,977,982	\$ 74,564,066
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,972,577	\$ 2,828,818	\$ 2,824,539	\$ 2,838,327	\$ 2,919,095
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 5,529,859	\$ 5,621,129	\$ 5,726,912	\$ 5,694,847	\$ 5,479,093
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 9,136	\$ 10,776	\$ 10,274	\$ 12,426	\$ 10,272
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 795,954	\$ 795,844	\$ 795,736	\$ 795,629	\$ 795,523
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 513,988	\$ 512,702	\$ 514,445	\$ 524,093	\$ 512,440
Tier 2 Capital - Other	CCR355	\$ 58	\$ 0	\$ 55	\$ 0	\$ 54
Tier 2 (Supplementary) Capital	CCR33	\$ 1,319,136	\$ 1,319,322	\$ 1,320,510	\$ 1,332,148	\$ 1,318,289
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,319,136	\$ 1,319,322	\$ 1,320,510	\$ 1,332,148	\$ 1,318,289

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,262	\$ 2,366	\$ 1,803	\$ 1,561	\$ 1,351
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 93,632	\$ 48,180	\$ 50,353	\$ 52,020	\$ 54,176
Total Risk-Based Capital	CCR39	\$ 6,753,101	\$ 6,889,905	\$ 6,995,266	\$ 6,973,414	\$ 6,741,855
0% R/W Category - Cash	CCR400	\$ 426,503	\$ 540,955	\$ 403,222	\$ 446,605	\$ 440,719
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,902,810	\$ 1,728,119	\$ 1,904,803	\$ 1,523,713	\$ 1,672,570
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,180	\$ 2,386	\$ 2,096	\$ 2,102	\$ 2,156
0% R/W Category - Other	CCR415	\$ 71,506	\$ 101,386	\$ 72,402	\$ 109,717	\$ 112,898
0% R/W Category - Assets Total	CCR420	\$ 2,402,999	\$ 2,372,846	\$ 2,382,523	\$ 2,082,137	\$ 2,228,343
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 9,526,770	\$ 10,110,377	\$ 10,887,837	\$ 12,071,140	\$ 14,451,422
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,615,937	\$ 1,485,834	\$ 1,630,585	\$ 1,484,123	\$ 1,613,262
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,927,043	\$ 1,470,454	\$ 1,010,536	\$ 1,030,673	\$ 1,170,564
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,398,111	\$ 972,498	\$ 914,551	\$ 1,237,425	\$ 1,115,950
20% R/W Category - Other	CCR450	\$ 710,607	\$ 374,288	\$ 386,975	\$ 917,221	\$ 738,757
20% R/W Category - Assets Total	CCR455	\$ 15,178,468	\$ 14,413,451	\$ 14,830,484	\$ 16,740,582	\$ 19,089,955
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,035,693	\$ 2,882,690	\$ 2,966,099	\$ 3,348,119	\$ 3,817,989
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 22,738,922	\$ 21,408,040	\$ 22,336,986	\$ 20,836,904	\$ 19,839,380
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 676,626	\$ 697,276	\$ 662,353	\$ 663,978	\$ 583,434
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,788	\$ 4,104	\$ 1,256	\$ 1,335	\$ 525
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 45,553	\$ 34,589	\$ 17,116	\$ 33,034	\$ 34,423
50% R/W Category - Other	CCR480	\$ 106,205	\$ 136,704	\$ 155,531	\$ 503,052	\$ 505,641
50% R/W Category - Assets Total	CCR485	\$ 23,571,094	\$ 22,280,713	\$ 23,173,242	\$ 22,038,303	\$ 20,963,403
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 11,785,557	\$ 11,140,367	\$ 11,586,629	\$ 11,019,162	\$ 10,481,713
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,109,326	\$ 758,484	\$ 897,508	\$ 989,843	\$ 816,275
100% R/W Category - All Other Assets	CCR506	\$ 41,636,414	\$ 40,201,897	\$ 39,251,907	\$ 38,784,650	\$ 38,026,867
100% R/W Category - Assets Total	CCR510	\$ 42,745,740	\$ 40,960,381	\$ 40,149,415	\$ 39,774,493	\$ 38,843,142
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 42,745,740	\$ 40,960,381	\$ 40,149,415	\$ 39,774,493	\$ 38,843,142
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 83,898,301	\$ 80,027,391	\$ 80,535,664	\$ 80,635,515	\$ 81,124,843
Subtotal Risk-Weighted Assets	CCR75	\$ 57,566,985	\$ 54,983,429	\$ 54,702,135	\$ 54,141,763	\$ 53,142,836
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,494	\$ 10,296	\$ 11,590	\$ 2,835	\$ 3,256
Total Risk-Weighted Assets	CCR78	\$ 57,559,491	\$ 54,973,133	\$ 54,690,545	\$ 54,138,928	\$ 53,139,580
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,604,758	\$ 4,397,850	\$ 4,375,165	\$ 4,331,111	\$ 4,251,165
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.29%	7.78%	7.94%	7.80%	7.35%
Total Risk-Based Capital Ratio	CCR820	11.73%	12.53%	12.79%	12.88%	12.69%
Tier 1 Risk-Based Capital Ratio	CCR830	9.44%	10.14%	10.38%	10.42%	10.21%
Tangible Equity Ratio	CCR840	7.29%	7.77%	7.94%	7.80%	7.35%

*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.