

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Number of Regulated Institutions		42	42	42	42	42
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	1	2	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	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 7,791,430	\$ 11,517,653	\$ 12,452,933	\$ 9,121,199	\$ 8,794,935
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,153,049	\$ 3,335,676	\$ 1,278,527	\$ 1,314,884	\$ 1,428,795
Interest-Earning Deposits in FHLBs	SC112	\$ 404,008	\$ 345,673	\$ 2,809,825	\$ 871,539	\$ 517,064
Other Interest-Earning Deposits	SC118	\$ 87,481	\$ 70,360	\$ 81,793	\$ 175,402	\$ 474,749
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 240,081	\$ 2,279,744	\$ 2,429,035	\$ 942,280	\$ 541,936
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 719,121	\$ 957,635	\$ 1,038,863	\$ 1,038,386	\$ 957,896
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 849,569	\$ 840,581	\$ 1,036,755	\$ 1,084,312	\$ 1,114,053
State and Municipal Obligations	SC180	\$ 2,585,666	\$ 2,786,298	\$ 2,741,428	\$ 2,635,094	\$ 2,703,483
Securities Backed by Nonmortgage Loans	SC182	\$ 868	\$ 1,018	\$ 1,205	\$ 26,396	\$ 24,868
Other Investment Securities	SC185	\$ 703,343	\$ 851,327	\$ 968,304	\$ 967,743	\$ 974,995
Accrued Interest Receivable	SC191	\$ 48,244	\$ 49,341	\$ 67,198	\$ 65,163	\$ 57,096
Mortgage-Backed Securities - Gross	SUB0072	\$ 9,879,583	\$ 10,208,648	\$ 10,099,874	\$ 10,244,482	\$ 10,683,999
Mortgage-Backed Securities - Total	SC22	\$ 9,879,583	\$ 10,208,648	\$ 10,099,874	\$ 10,244,482	\$ 10,683,999
Pass-Through - Total	SUB0073	\$ 7,312,020	\$ 7,443,178	\$ 6,959,292	\$ 7,078,182	\$ 7,388,084
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 5,789,639	\$ 5,739,341	\$ 5,214,556	\$ 5,282,845	\$ 5,530,997
Other Pass-Through	SC215	\$ 1,522,381	\$ 1,703,837	\$ 1,744,736	\$ 1,795,337	\$ 1,857,087
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 2,521,100	\$ 2,717,667	\$ 3,093,280	\$ 3,111,472	\$ 3,236,776
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 725,821	\$ 692,368	\$ 631,662	\$ 688,247	\$ 699,966
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 110,360	\$ 113,259	\$ 92,093	\$ 33,593	\$ 35,683
Other	SC222	\$ 1,684,919	\$ 1,912,040	\$ 2,369,525	\$ 2,389,632	\$ 2,501,127
Accrued Interest Receivable	SC228	\$ 46,463	\$ 47,803	\$ 47,302	\$ 54,828	\$ 59,139

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 47,484,681	\$ 46,678,984	\$ 46,335,942	\$ 46,262,839	\$ 46,845,569
Mortgage Loans - Total	SC26	\$ 47,056,108	\$ 46,277,604	\$ 45,959,537	\$ 45,951,747	\$ 46,529,290
Construction Loans - Total	SUB0100	\$ 2,709,441	\$ 2,666,871	\$ 2,519,422	\$ 2,540,878	\$ 2,430,126
Residential - Total	SUB0110	\$ 1,227,869	\$ 1,267,452	\$ 1,258,205	\$ 1,289,121	\$ 1,303,611
1-4 Dwelling Units	SC230	\$ 850,112	\$ 870,849	\$ 868,810	\$ 911,591	\$ 912,786
Multifamily (5 or more) Dwelling Units	SC235	\$ 377,757	\$ 396,603	\$ 389,395	\$ 377,530	\$ 390,825
Nonresidential Property	SC240	\$ 1,481,572	\$ 1,399,419	\$ 1,261,217	\$ 1,251,757	\$ 1,126,515
Permanent Loans - Total	SUB0121	\$ 44,603,177	\$ 43,830,520	\$ 43,625,605	\$ 43,538,609	\$ 44,234,997
Residential - Total	SUB0131	\$ 33,041,434	\$ 32,748,017	\$ 32,683,808	\$ 32,748,926	\$ 33,470,283
1-4 Dwelling Units - Total	SUB0141	\$ 28,169,421	\$ 28,038,410	\$ 28,487,084	\$ 28,608,098	\$ 28,534,115
Revolving Open-End Loans	SC251	\$ 3,142,896	\$ 2,900,381	\$ 2,694,837	\$ 2,550,246	\$ 2,439,216
All Other - First Liens	SC254	\$ 22,048,775	\$ 22,120,185	\$ 22,746,205	\$ 23,096,220	\$ 23,101,271
All Other - Junior Liens	SC255	\$ 2,977,750	\$ 3,017,844	\$ 3,046,042	\$ 2,961,632	\$ 2,993,628
Multifamily (5 or more) Dwelling Units	SC256	\$ 4,872,013	\$ 4,709,607	\$ 4,196,724	\$ 4,140,828	\$ 4,936,168
Nonresidential Property (Except Land)	SC260	\$ 10,987,911	\$ 10,515,400	\$ 10,367,538	\$ 10,196,749	\$ 10,251,015
Land	SC265	\$ 573,832	\$ 567,103	\$ 574,259	\$ 592,934	\$ 513,699
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 815,227	\$ 352,364	\$ 65,540	\$- 585,636	\$- 7,403,218
Accrued Interest Receivable	SC272	\$ 163,454	\$ 171,733	\$ 181,817	\$ 176,329	\$ 173,131
Advances for Taxes and Insurance	SC275	\$ 8,609	\$ 9,860	\$ 9,098	\$ 7,023	\$ 7,315
Allowance for Loan and Lease Losses	SC283	\$ 428,573	\$ 401,380	\$ 376,405	\$ 311,092	\$ 316,279
Nonmortgage Loans - Gross	SUB0162	\$ 23,781,215	\$ 23,324,496	\$ 22,796,249	\$ 21,978,898	\$ 21,009,285
Nonmortgage Loans - Total	SC31	\$ 23,356,984	\$ 22,941,858	\$ 22,467,639	\$ 21,709,451	\$ 20,755,036
Commercial Loans - Total	SC32	\$ 15,665,944	\$ 15,001,321	\$ 14,703,649	\$ 14,555,116	\$ 14,195,723
Secured	SC300	\$ 13,157,247	\$ 12,475,995	\$ 12,302,003	\$ 12,310,630	\$ 12,254,576
Unsecured	SC303	\$ 1,839,487	\$ 1,782,461	\$ 1,698,469	\$ 1,582,379	\$ 1,369,222
Lease Receivables	SC306	\$ 669,210	\$ 742,865	\$ 703,177	\$ 662,107	\$ 571,925
Consumer Loans - Total	SC35	\$ 7,990,482	\$ 8,186,471	\$ 7,947,042	\$ 7,291,188	\$ 6,680,400
Loans on Deposits	SC310	\$ 30,464	\$ 30,143	\$ 30,938	\$ 30,982	\$ 30,825
Home Improvement Loans (Not secured by real estate)	SC316	\$ 3,385	\$ 3,302	\$ 2,932	\$ 3,127	\$ 3,343
Education Loans	SC320	\$ 360,291	\$ 315,753	\$ 237,650	\$ 136,355	\$ 332,435
Auto Loans	SC323	\$ 6,709,495	\$ 6,932,710	\$ 6,762,715	\$ 6,220,100	\$ 5,420,297
Mobile Home Loans	SC326	\$ 61,235	\$ 63,246	\$ 65,409	\$ 58,180	\$ 60,328
Credit Cards	SC328	\$ 11,280	\$ 11,912	\$ 11,227	\$ 10,827	\$ 10,374

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 814,332	\$ 829,405	\$ 836,171	\$ 831,617	\$ 822,798
Accrued Interest Receivable	SC348	\$ 124,789	\$ 136,704	\$ 145,558	\$ 132,594	\$ 133,162
Allowance for Loan and Lease Losses	SC357	\$ 424,231	\$ 382,638	\$ 328,610	\$ 269,447	\$ 254,249
Repossessed Assets - Gross	SUB0201	\$ 73,254	\$ 63,455	\$ 59,783	\$ 47,571	\$ 44,765
Repossessed Assets - Total	SC40	\$ 73,227	\$ 63,428	\$ 59,713	\$ 47,501	\$ 44,693
Real Estate - Total	SUB0210	\$ 55,538	\$ 48,391	\$ 44,560	\$ 38,062	\$ 35,988
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 51,285	\$ 45,646	\$ 41,692	\$ 32,559	\$ 27,764
1-4 Dwelling Units	SC415	\$ 49,678	\$ 44,521	\$ 40,227	\$ 32,380	\$ 27,764
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,607	\$ 1,125	\$ 1,465	\$ 179	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,890	\$ 500	\$ 674	\$ 791	\$ 3,178
Land	SC428	\$ 2,120	\$ 2,002	\$ 1,951	\$ 4,708	\$ 5,042
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 243	\$ 243	\$ 243	\$ 4	\$ 4
Other Repossessed Assets	SC430	\$ 17,716	\$ 15,064	\$ 15,223	\$ 9,509	\$ 8,777
General Valuation Allowances	SC441	\$ 27	\$ 27	\$ 70	\$ 70	\$ 72
Real Estate Held for Investment	SC45	\$ 2,517	\$ 2,545	\$ 2,573	\$ 2,602	\$ 2,651
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,279,138	\$ 1,263,600	\$ 1,301,565	\$ 1,107,118	\$ 1,029,028
Federal Home Loan Bank Stock	SC510	\$ 1,087,789	\$ 1,074,098	\$ 1,105,977	\$ 913,543	\$ 819,007
Other	SC540	\$ 191,349	\$ 189,502	\$ 195,588	\$ 193,575	\$ 210,021
Office Premises and Equipment	SC55	\$ 783,476	\$ 783,781	\$ 774,179	\$ 779,919	\$ 794,836
Other Assets - Gross	SUB0262	\$ 9,107,842	\$ 8,673,113	\$ 10,117,435	\$ 9,911,240	\$ 9,584,190
Other Assets - Total	SC59	\$ 9,107,639	\$ 8,672,754	\$ 10,117,130	\$ 9,910,862	\$ 9,583,964
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 79,262	\$ 78,510	\$ 77,681	\$ 80,619	\$ 64,920
Other	SC625	\$ 1,891,379	\$ 1,878,029	\$ 1,856,865	\$ 1,844,551	\$ 1,824,769
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 153,046	\$ 169,491	\$ 160,103	\$ 155,108	\$ 153,422
Nonmortgage Loans	SC644	\$ 1,249	\$ 1,131	\$ 1,347	\$ 1,378	\$ 1,367
Goodwill & Other Intangible Assets	SC660	\$ 3,865,787	\$ 3,893,651	\$ 5,497,106	\$ 5,528,301	\$ 5,563,561
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 25,838	\$ 25,763	\$ 26,348	\$ 26,449	\$ 28,340
Other Assets	SC689	\$ 3,091,281	\$ 2,626,538	\$ 2,497,985	\$ 2,274,834	\$ 1,947,811
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 203	\$ 359	\$ 305	\$ 378	\$ 226
General Valuation Allowances - Total	SUB2092	\$ 853,034	\$ 784,404	\$ 705,390	\$ 580,987	\$ 570,826
Total Assets - Gross	SUB0283	\$ 100,183,136	\$ 102,516,275	\$ 103,940,533	\$ 99,455,868	\$ 98,789,258
Total Assets	SC60	\$ 99,330,102	\$ 101,731,871	\$ 103,235,143	\$ 98,874,881	\$ 98,218,432
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 60,776,166	\$ 61,350,679	\$ 61,691,436	\$ 61,567,351	\$ 64,310,397
Deposits	SC710	\$ 60,344,353	\$ 60,981,014	\$ 61,422,442	\$ 61,188,619	\$ 63,951,195
Escrows	SC712	\$ 431,234	\$ 375,798	\$ 286,675	\$ 411,467	\$ 391,912
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 579	\$ - 6,133	\$ - 17,681	\$ - 32,735	\$ - 32,710
Borrowings - Total	SC72	\$ 26,055,769	\$ 27,794,055	\$ 26,492,045	\$ 23,207,726	\$ 19,749,818
Advances from FHLBank	SC720	\$ 21,719,498	\$ 21,462,685	\$ 22,448,677	\$ 18,449,651	\$ 14,482,231
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,854,383	\$ 3,956,446	\$ 2,585,368	\$ 2,140,840	\$ 2,111,290
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,151,151	\$ 1,148,813	\$ 1,146,476	\$ 1,144,138	\$ 1,141,816
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 330,737	\$ 1,226,111	\$ 311,524	\$ 1,473,097	\$ 2,014,481
Other Liabilities - Total	SC75	\$ 1,912,875	\$ 1,681,166	\$ 2,419,301	\$ 1,445,426	\$ 1,602,413
Accrued Interest Payable - Deposits	SC763	\$ 99,336	\$ 134,360	\$ 166,244	\$ 162,162	\$ 155,357
Accrued Interest Payable - Other	SC766	\$ 162,047	\$ 174,065	\$ 173,686	\$ 172,291	\$ 249,661
Accrued Taxes	SC776	\$ 87,045	\$ 83,596	\$ 89,697	\$ 127,854	\$ 128,638
Accounts Payable	SC780	\$ 224,436	\$ 265,025	\$ 286,179	\$ 311,226	\$ 309,896
Deferred Income Taxes	SC790	\$ 8,665	\$ 8,690	\$ 16,746	\$ 17,213	\$ 17,356
Other Liabilities and Deferred Income	SC796	\$ 1,331,346	\$ 1,015,430	\$ 1,686,749	\$ 654,680	\$ 741,505
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

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 88,744,810	\$ 90,825,900	\$ 90,602,782	\$ 86,220,503	\$ 85,662,628
Minority Interest	SC800	\$ 148,675	\$ 148,348	\$ 146,227	\$ 145,852	\$ 145,245
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 9,796,109	\$ 9,790,785	\$ 9,789,302	\$ 9,779,093	\$ 9,712,905
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,544	\$ 1,543	\$ 841	\$ 1,523	\$ 1,522
Paid in Excess of Par	SC830	\$ 9,794,565	\$ 9,789,242	\$ 9,788,461	\$ 9,777,570	\$ 9,711,383
Accumulated Other Comprehensive Income - Total	SC86	\$- 752,695	\$- 326,277	\$- 207,799	\$- 117,313	\$ 4,091
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 449,321	\$- 149,254	\$- 109,309	\$- 100,067	\$ 67,570
Gains (Losses) on Cash Flow Hedges	SC865	\$- 290,404	\$- 168,387	\$- 90,602	\$- 11,625	\$- 62,668
Other	SC870	\$- 12,970	\$- 8,636	\$- 7,888	\$- 5,621	\$- 811
Retained Earnings	SC880	\$ 1,401,171	\$ 1,299,386	\$ 2,913,422	\$ 2,855,754	\$ 2,702,729
Other Components of Equity Capital	SC891	\$- 7,968	\$- 6,277	\$- 8,794	\$- 9,009	\$- 9,166
Total Equity Capital	SC80	\$ 10,436,617	\$ 10,757,617	\$ 12,486,131	\$ 12,508,525	\$ 12,410,559
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 99,330,102	\$ 101,731,865	\$ 103,235,140	\$ 98,874,880	\$ 98,218,432

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 182
3	Federal, State, or other taxes receivable	17	\$ 6,652
4	Net deferred tax assets	22	\$ 976,123
6	Prepaid deposit insurance premiums	4	\$ 115
7	Prepaid expenses	33	\$ 419,190
8	Deposits for utilities and other services	1	\$ 741
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 93
14	Other noninterest-bearing short-term accounts recv	9	\$ 30,128
19	Receivables fr a broker for unsettled transactions	1	\$ 3
22	Unapplied loan disbursements	1	\$ 943
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 60
99	Other	24	\$ 630,982

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 179
4	Nonrefundable loan fees received prior to closing	3	\$ 374
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 3
7	Deferred gains from the sale of real estate	1	\$ 19
10	Amounts due brokers for unsettled transactions	1	\$ 118,049
11	The liability recorded for post-retirement benefit	14	\$ 15,528
14	Unapplied loan payments received	3	\$ 151,826
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 333
20	F/V of all derivative instru. reportable as liab.	1	\$ 644,683
21	Liabilities for credit losses on OBS credit exposures	2	\$ 1,312
99	Other	35	\$ 11,524

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,298,150	\$ 1,355,813	\$ 1,365,366	\$ 1,347,533	\$ 1,429,079
Deposits and Investment Securities	SO115	\$ 84,544	\$ 84,505	\$ 91,073	\$ 87,139	\$ 98,970
Mortgage-Backed Securities	SO125	\$ 136,933	\$ 140,063	\$ 140,785	\$ 143,420	\$ 141,924
Mortgage Loans	SO141	\$ 691,564	\$ 714,014	\$ 719,988	\$ 720,840	\$ 817,993
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 4,908	\$ 4,450	\$ 5,330	\$ 7,633	\$ 8,634
Nonmortgage Loans - Total	SUB0950	\$ 375,371	\$ 407,837	\$ 403,933	\$ 384,292	\$ 356,713
Commercial Loans and Leases	SO160	\$ 236,351	\$ 264,377	\$ 270,747	\$ 266,222	\$ 253,219
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 1,947	\$ 2,336	\$ 1,775	\$ 1,964	\$ 2,596
Consumer Loans and Leases	SO171	\$ 139,020	\$ 143,460	\$ 133,186	\$ 118,070	\$ 103,494
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 2,883	\$ 2,608	\$ 2,482	\$ 2,245	\$ 2,249
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 10,442	\$ 15,206	\$ 13,650	\$ 12,703	\$ 16,412
Federal Home Loan Bank Stock	SO181	\$ 10,441	\$ 15,206	\$ 13,704	\$ 12,937	\$ 16,406
Other	SO185	\$ 1	\$ 0	\$ - 54	\$ - 234	\$ 6
Interest Expense - Total	SO21	\$ 681,338	\$ 766,217	\$ 777,562	\$ 763,285	\$ 810,687
Deposits	SO215	\$ 404,731	\$ 488,740	\$ 499,949	\$ 498,189	\$ 493,001
Escrows	SO225	\$ 235	\$ 201	\$ 184	\$ 228	\$ 163
Advances from FHLBank	SO230	\$ 236,601	\$ 230,850	\$ 227,463	\$ 193,437	\$ 242,154
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 15,711	\$ 15,709	\$ 15,695	\$ 15,694	\$ 15,676
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 24,060	\$ 30,717	\$ 34,271	\$ 55,737	\$ 59,693
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 627,254	\$ 604,802	\$ 601,454	\$ 596,951	\$ 634,804
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 150,871	\$ 350,868	\$ 166,023	\$ 53,271	\$ 47,338
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 476,383	\$ 253,934	\$ 435,431	\$ 543,680	\$ 587,466
Noninterest Income - Total	SO42	\$ 232,287	\$ 206,476	\$ 197,239	\$ 249,176	\$ 93,719
Mortgage Loan Servicing Fees	SO410	\$ 12,638	\$ 10,289	\$ 9,054	\$ 9,131	\$ 8,544
Servicing Amortization and Valuation Adjustments	SO411	\$ - 31,882	\$ - 11,809	\$ - 9,569	\$ - 7,725	\$ - 9,604

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Other Fees and Charges	SO420	\$ 176,912	\$ 188,050	\$ 170,645	\$ 178,127	\$ 164,655
Net Income (Loss) from Other - Total	SUB0451	\$ 34,743	\$ 16,375	\$ 1,831	\$ 31,297	\$- 108,364
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 32,806	\$ 13,426	\$ 3,615	\$ 25,134	\$ 10,365
Operations & Sale of Repossessed Assets	SO461	\$- 2,539	\$- 1,711	\$- 5,286	\$- 104	\$- 676
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 47	\$- 24	\$ 44	\$ 17	\$- 33
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 40	\$ 0	\$ 0	\$ 168
Sale of Loans Held for Investment	SO475	\$ 1,256	\$ 1,203	\$ 1,418	\$ 2,912	\$- 119,199
Sale of Other Assets Held for Investment	SO477	\$- 365	\$- 351	\$ 1,193	\$ 1,353	\$ 121
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 3,538	\$ 3,792	\$ 847	\$ 1,985	\$ 890
Other Noninterest Income	SO488	\$ 39,876	\$ 3,571	\$ 25,278	\$ 38,346	\$ 38,488
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	\$ 528,789	\$ 2,072,959	\$ 507,810	\$ 520,698	\$ 560,824
All Personnel Compensation and Expense	SO510	\$ 254,515	\$ 223,632	\$ 244,489	\$ 241,607	\$ 291,282
Legal Expense	SO520	\$ 2,673	\$ 3,801	\$ 4,558	\$ 2,628	\$ 2,644
Office Occupancy and Equipment Expense	SO530	\$ 130,074	\$ 128,277	\$ 125,244	\$ 125,625	\$ 129,165
Marketing and Other Professional Services	SO540	\$ 37,798	\$ 36,336	\$ 34,759	\$ 36,336	\$ 27,646
Loan Servicing Fees	SO550	\$ 936	\$ 504	\$ 747	\$ 779	\$ 639
Goodwill and Other Intangibles Expense	SO560	\$ 29,729	\$ 1,607,464	\$ 31,606	\$ 32,656	\$ 33,806
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 117	\$ 54	\$- 73	\$ 152	\$ 6
Other Noninterest Expense	SO580	\$ 73,181	\$ 72,891	\$ 66,480	\$ 80,915	\$ 75,636
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	\$ 179,881	\$- 1,612,549	\$ 124,860	\$ 272,158	\$ 120,361
Income Taxes - Total	SO71	\$ 43,016	\$- 49,355	\$ 17,070	\$ 68,051	\$ 30,856

Office of Thrift Supervision
 Financial Reporting System
 Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Federal	SO710	\$ 41,521	\$- 51,559	\$ 14,426	\$ 66,440	\$ 4,137
State, Local & Other	SO720	\$ 1,495	\$ 2,204	\$ 2,644	\$ 1,611	\$ 26,719
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 136,865	\$- 1,563,194	\$ 107,790	\$ 204,107	\$ 89,505
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 17	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 136,848	\$- 1,563,194	\$ 107,790	\$ 204,107	\$ 89,505

Office of Thrift Supervision
 Financial Reporting System
 Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	11	\$ 207
5	Net income(loss) from real estate held for invest	1	\$ 34
6	Net income(loss)-equity invest in uncons sub org	1	\$- 4
7	Net income(loss) from leased property	4	\$ 118
9	Net income from data processing lease/services	1	\$ 66
14	Interest Income from CNFIs reported on SC655	1	\$ 45
15	Income from corporate-owned life insurance	17	\$ 20,830
99	Other	27	\$ 19,374

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	12	\$ 9,414
2	OTS assessments	12	\$ 355
6	Supervisory examination fees	4	\$ 33
7	Office supplies, printing, and postage	27	\$ 13,896
8	Telephone, including data lines	10	\$ 828
9	Loan origination expense	7	\$ 204
10	ATM expense	9	\$ 437
17	Charitable contributions	4	\$ 99
18	Minority Interest	1	\$ 9,640
99	Other	35	\$ 7,290

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,298,150	\$ 5,497,791	\$ 4,141,978	\$ 2,776,612	\$ 1,429,079
YTD - Deposits and Investment Securities	Y_SO115	\$ 84,544	\$ 361,687	\$ 277,182	\$ 186,109	\$ 98,970
YTD - Mortgage-Backed Securities	Y_SO125	\$ 136,933	\$ 566,192	\$ 426,129	\$ 285,344	\$ 141,924
YTD - Mortgage Loans	Y_SO141	\$ 691,564	\$ 2,972,835	\$ 2,258,821	\$ 1,538,833	\$ 817,993
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 4,908	\$ 26,047	\$ 21,597	\$ 16,267	\$ 8,634
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 236,351	\$ 1,054,565	\$ 790,188	\$ 519,441	\$ 253,219
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 1,947	\$ 8,671	\$ 6,335	\$ 4,560	\$ 2,596
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 139,020	\$ 498,210	\$ 354,750	\$ 221,564	\$ 103,494
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 2,883	\$ 9,584	\$ 6,976	\$ 4,494	\$ 2,249
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 10,442	\$ 57,971	\$ 42,765	\$ 29,115	\$ 16,412
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 10,441	\$ 58,253	\$ 43,047	\$ 29,343	\$ 16,406
YTD - Other	Y_SO185	\$ 1	\$ - 282	\$ - 282	\$ - 228	\$ 6
YTD - Interest Expense - Total	Y_SO21	\$ 681,338	\$ 3,117,751	\$ 2,351,534	\$ 1,573,972	\$ 810,687
YTD - Deposits	Y_SO215	\$ 404,731	\$ 1,979,879	\$ 1,491,139	\$ 991,190	\$ 493,001
YTD - Escrows	Y_SO225	\$ 235	\$ 776	\$ 575	\$ 391	\$ 163
YTD - Advances from FHLBank	Y_SO230	\$ 236,601	\$ 893,904	\$ 663,054	\$ 435,591	\$ 242,154
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 15,711	\$ 62,774	\$ 47,065	\$ 31,370	\$ 15,676
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 24,060	\$ 180,418	\$ 149,701	\$ 115,430	\$ 59,693
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	\$ 627,254	\$ 2,438,011	\$ 1,833,209	\$ 1,231,755	\$ 634,804
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 150,871	\$ 617,500	\$ 266,632	\$ 100,609	\$ 47,338
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 476,383	\$ 1,820,511	\$ 1,566,577	\$ 1,131,146	\$ 587,466
YTD - Noninterest Income - Total	Y_SO42	\$ 232,287	\$ 746,610	\$ 540,134	\$ 342,895	\$ 93,719
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 12,638	\$ 37,018	\$ 26,729	\$ 17,675	\$ 8,544
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 31,882	\$ - 38,707	\$ - 26,898	\$ - 17,329	\$ - 9,604

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 176,912	\$ 701,477	\$ 513,427	\$ 342,782	\$ 164,655
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 34,743	\$- 58,861	\$- 75,236	\$- 77,067	\$- 108,364
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 32,806	\$ 52,540	\$ 39,114	\$ 35,499	\$ 10,365
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 2,539	\$- 7,777	\$- 6,066	\$- 780	\$- 676
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 47	\$ 4	\$ 28	\$- 16	\$- 33
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 208	\$ 168	\$ 168	\$ 168
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,256	\$- 113,666	\$- 114,869	\$- 116,287	\$- 119,199
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 365	\$ 2,316	\$ 2,667	\$ 1,474	\$ 121
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 3,538	\$ 7,514	\$ 3,722	\$ 2,875	\$ 890
YTD - Other Noninterest Income	Y_SO488	\$ 39,876	\$ 105,683	\$ 102,112	\$ 76,834	\$ 38,488
YTD - Noninterest Expense - Total	Y_SO51	\$ 528,789	\$ 3,662,291	\$ 1,589,332	\$ 1,081,522	\$ 560,824
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 254,515	\$ 1,001,010	\$ 777,378	\$ 532,889	\$ 291,282
YTD - Legal Expense	Y_SO520	\$ 2,673	\$ 13,631	\$ 9,830	\$ 5,272	\$ 2,644
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 130,074	\$ 508,311	\$ 380,034	\$ 254,790	\$ 129,165
YTD - Marketing and Other Professional Services	Y_SO540	\$ 37,798	\$ 135,077	\$ 98,741	\$ 63,982	\$ 27,646
YTD - Loan Servicing Fees	Y_SO550	\$ 936	\$ 2,669	\$ 2,165	\$ 1,418	\$ 639
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 29,729	\$ 1,705,532	\$ 98,068	\$ 66,462	\$ 33,806
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 117	\$ 139	\$ 85	\$ 158	\$ 6
YTD - Other Noninterest Expense	Y_SO580	\$ 73,181	\$ 295,922	\$ 223,031	\$ 156,551	\$ 75,636
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 179,881	\$- 1,095,170	\$ 517,379	\$ 392,519	\$ 120,361
YTD - Income Taxes - Total	Y_SO71	\$ 43,016	\$ 66,622	\$ 115,977	\$ 98,907	\$ 30,856
YTD - Federal	Y_SO710	\$ 41,521	\$ 33,444	\$ 85,003	\$ 70,577	\$ 4,137
YTD - State, Local, and Other	Y_SO720	\$ 1,495	\$ 33,178	\$ 30,974	\$ 28,330	\$ 26,719
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 136,865	\$- 1,161,792	\$ 401,402	\$ 293,612	\$ 89,505
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 17	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 136,848	\$- 1,161,792	\$ 401,402	\$ 293,612	\$ 89,505

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 784,401	\$ 705,395	\$ 580,993	\$ 570,829	\$ 556,515
Net Provision for Loss	VA115	\$ 138,669	\$ 332,880	\$ 165,950	\$ 53,413	\$ 47,384
Transfers	VA125	\$- 2,957	\$- 186,264	\$- 6,670	\$- 6,994	\$- 1,091
Recoveries	VA135	\$ 28,105	\$ 21,100	\$ 20,447	\$ 19,585	\$ 17,752
Adjustments	VA145	\$ 5,300	\$- 8,003	\$- 2,869	\$- 8,909	\$- 5,653
Charge-offs	VA155	\$ 100,483	\$ 80,707	\$ 52,456	\$ 46,931	\$ 44,078
General Valuation Allowances - Ending Balance	VA165	\$ 853,035	\$ 784,401	\$ 705,395	\$ 580,993	\$ 570,829
Specific Valuation Allowances - Beginning Balance	VA108	\$ 14,924	\$ 13,192	\$ 9,703	\$ 4,372	\$ 3,865
Net Provision for Loss	VA118	\$ 12,085	\$ 18,042	\$ 0	\$ 10	\$- 40
Transfers	VA128	\$ 2,957	\$ 186,264	\$ 6,670	\$ 6,994	\$ 1,091
Adjustments	VA148	\$- 4	\$- 26	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 18,068	\$ 202,548	\$ 3,181	\$ 1,673	\$ 544
Specific Valuation Allowances - Ending Balance	VA168	\$ 11,894	\$ 14,924	\$ 13,192	\$ 9,703	\$ 4,372
Total Valuation Allowances - Beginning Balance	VA110	\$ 799,325	\$ 718,587	\$ 590,696	\$ 575,201	\$ 560,380
Net Provision for Loss	VA120	\$ 150,754	\$ 350,922	\$ 165,950	\$ 53,423	\$ 47,344
Recoveries	VA140	\$ 28,105	\$ 21,100	\$ 20,447	\$ 19,585	\$ 17,752
Adjustments	VA150	\$ 5,296	\$- 8,029	\$- 2,869	\$- 8,909	\$- 5,653
Charge-offs	VA160	\$ 118,551	\$ 283,255	\$ 55,637	\$ 48,604	\$ 44,622
Total Valuation Allowances - Ending Balance	VA170	\$ 864,929	\$ 799,325	\$ 718,587	\$ 590,696	\$ 575,201
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 100,483	\$ 80,707	\$ 52,456	\$ 46,931	\$ 44,078
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 18,333	\$ 10,853	\$ 7,707	\$ 8,742	\$ 15,379
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 18,333	\$ 10,853	\$ 7,707	\$ 8,742	\$ 15,379
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 9,393	\$ 1,802	\$ 919	\$ 396	\$ 251
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,185	\$ 635	\$ 490	\$ 849	\$ 2,891
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,934	\$ 3,720	\$ 1,993	\$ 4,476	\$ 4,359
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 45	\$ 318	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 3,664	\$ 4,651	\$ 3,987	\$ 3,021	\$ 7,878

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 157	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 82,143	\$ 69,739	\$ 44,693	\$ 38,085	\$ 28,432
Commercial Loans	VA520	\$ 14,884	\$ 21,001	\$ 10,658	\$ 10,989	\$ 8,364
Consumer Loans - Total	SUB2061	\$ 67,259	\$ 48,738	\$ 34,035	\$ 27,096	\$ 20,068
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 64,090	\$ 47,347	\$ 32,503	\$ 25,932	\$ 18,736
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 43	\$ 66	\$ 91	\$ 64	\$ 43
Other	VA560	\$ 3,126	\$ 1,325	\$ 1,441	\$ 1,100	\$ 1,289
Repossessed Assets - Total	VA60	\$ 7	\$ 115	\$ 56	\$ 104	\$ 267
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 7	\$ 115	\$ 56	\$ 28	\$ 267
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 76	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 28,105	\$ 21,100	\$ 20,447	\$ 19,585	\$ 17,752
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4,075	\$ 2,156	\$ 4,806	\$ 3,584	\$ 5,865
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 4,075	\$ 2,156	\$ 4,806	\$ 3,584	\$ 5,864
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,975	\$ 54	\$ 8	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 131	\$ 215	\$ 142	\$ 400	\$ 161
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,685	\$ 1,773	\$ 3,172	\$ 3,007	\$ 3,562
Multifamily (5 or more) Dwelling Units	VA471	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 277	\$ 114	\$ 1,484	\$ 177	\$ 2,141
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 24,030	\$ 18,944	\$ 15,641	\$ 16,001	\$ 11,887

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 2,303	\$ 5,526	\$ 2,212	\$ 1,931	\$ 2,342
Consumer Loans - Total	SUB2161	\$ 21,727	\$ 13,418	\$ 13,429	\$ 14,070	\$ 9,545
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 1	\$ 0	\$ 3
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 21,021	\$ 12,664	\$ 12,870	\$ 13,304	\$ 8,398
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 6	\$ 6	\$ 9	\$ 11	\$ 21
Other	VA561	\$ 700	\$ 747	\$ 549	\$ 754	\$ 1,123
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 15,042	\$ 204,301	\$ 6,669	\$ 7,000	\$ 1,051
Deposits and Investment Securities	VA38	\$ 12,092	\$ 198,679	\$ 19	\$ 30	\$- 42
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 5,940	\$ 4,972	\$ 6,318	\$ 4,684	\$ 1,370
Construction - Total	SUB2230	\$- 46	\$ 347	\$- 1	\$ 0	\$ 5
1-4 Dwelling Units	VA422	\$- 46	\$ 0	\$- 1	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 347	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 5,986	\$ 4,625	\$ 6,319	\$ 4,684	\$ 1,365
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 46	\$ 124	\$- 45	\$ 21	\$ 13
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 92	\$ 7	\$- 17	\$ 74	\$- 22
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 5,940	\$ 4,494	\$ 6,356	\$ 4,589	\$ 1,374
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 3,040	\$ 607	\$ 332	\$ 2,284	\$- 41
Commercial Loans	VA522	\$- 3,089	\$ 668	\$ 287	\$ 2,317	\$ 25
Consumer Loans - Total	SUB2261	\$ 49	\$- 61	\$ 45	\$- 33	\$- 66
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 1	\$ 0	\$- 3	\$- 6	\$ 6
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 4	\$ 7	\$- 12	\$ 4
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 14	\$- 23	\$ 8	\$ 4	\$- 25

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 34	\$- 42	\$ 33	\$- 19	\$- 51
Reposessed Assets - Total	VA62	\$ 50	\$ 43	\$ 0	\$ 2	\$- 236
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 50	\$ 43	\$ 0	\$ 0	\$- 236
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 87,420	\$ 263,908	\$ 38,678	\$ 34,346	\$ 27,377
Deposits and Investment Securities	VA39	\$ 12,092	\$ 198,679	\$ 19	\$ 30	\$- 42
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 20,198	\$ 13,669	\$ 9,219	\$ 9,842	\$ 10,884
Construction - Total	SUB2330	\$- 46	\$ 347	\$- 1	\$ 0	\$ 4
1-4 Dwelling Units	VA425	\$- 46	\$ 0	\$- 1	\$ 0	\$ 4
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 347	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 20,244	\$ 13,322	\$ 9,220	\$ 9,842	\$ 10,880
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 7,372	\$ 1,872	\$ 866	\$ 417	\$ 264
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,146	\$ 427	\$ 331	\$ 523	\$ 2,708
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 8,189	\$ 6,441	\$ 5,177	\$ 6,058	\$ 2,171
Multifamily (5 or more) Dwelling Units	VA475	\$- 7	\$ 45	\$ 318	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 3,387	\$ 4,537	\$ 2,528	\$ 2,844	\$ 5,737
Land	VA495	\$ 157	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 55,073	\$ 51,402	\$ 29,384	\$ 24,368	\$ 16,504
Commercial Loans	VA525	\$ 9,492	\$ 16,143	\$ 8,733	\$ 11,375	\$ 6,047
Consumer Loans - Total	SUB2361	\$ 45,581	\$ 35,259	\$ 20,651	\$ 12,993	\$ 10,457
Loans on Deposits	VA515	\$ 0	\$- 1	\$ 0	\$- 1	\$ 0
Home Improvement Loans	VA519	\$ 1	\$ 0	\$- 4	\$- 6	\$ 3
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 43,069	\$ 34,687	\$ 19,640	\$ 12,616	\$ 10,342
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 51	\$ 37	\$ 90	\$ 57	\$- 3
Other	VA565	\$ 2,460	\$ 536	\$ 925	\$ 327	\$ 115
Reposessed Assets - Total	VA65	\$ 57	\$ 158	\$ 56	\$ 106	\$ 31
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 57	\$ 158	\$ 56	\$ 28	\$ 31
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 76	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,500	\$ 1,753	\$ 1,545	\$ 847	\$ 1,262
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 9,706	\$ 5,491	\$ 4,637	\$ 4,266	\$ 5,063
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 19,752	\$ 18,964	\$ 15,235	\$ 13,209	\$ 12,586
Construction	VA951	\$ 306	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 17,381	\$ 18,263	\$ 14,172	\$ 12,814	\$ 8,138
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 584	\$ 455	\$ 1,003	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 466	\$ 22	\$ 60	\$ 395	\$ 58
Permanent - Land	VA955	\$ 1,015	\$ 224	\$ 0	\$ 0	\$ 4,390
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 862,793	\$ 875,690	\$ 734,784	\$ 589,106	\$ 511,200
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,041,527	\$ 929,154	\$ 812,912	\$ 629,822	\$ 590,188
Substandard	VA965	\$ 958,853	\$ 888,324	\$ 760,846	\$ 580,403	\$ 530,541
Doubtful	VA970	\$ 82,674	\$ 40,830	\$ 52,066	\$ 49,419	\$ 59,595
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 52
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,274,632	\$ 1,245,532	\$ 1,153,702	\$ 960,943	\$ 959,435
Mortgages - Total	SUB2421	\$ 889,073	\$ 847,384	\$ 834,873	\$ 710,954	\$ 734,875
Construction and Land Loans	SUB2430	\$ 84,257	\$ 83,390	\$ 76,751	\$ 44,069	\$ 44,679
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 677,779	\$ 670,021	\$ 676,995	\$ 552,830	\$ 546,887
Permanent Loans Secured by All Other Property	SUB2450	\$ 129,558	\$ 98,046	\$ 84,584	\$ 116,531	\$ 146,860
Nonmortgages - Total	SUB2461	\$ 385,559	\$ 398,148	\$ 318,829	\$ 249,989	\$ 224,560
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 806,302	\$ 894,201	\$ 836,550	\$ 642,660	\$ 656,993
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 728,413	\$ 812,627	\$ 759,230	\$ 576,005	\$ 595,270
Mortgage Loans - Total	SUB2481	\$ 502,695	\$ 521,820	\$ 538,379	\$ 418,072	\$ 457,760
Construction	PD115	\$ 21,593	\$ 40,320	\$ 48,009	\$ 20,522	\$ 21,623
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,624	\$ 3,034	\$ 1,672	\$ 1,977	\$ 1,936
Secured by First Liens	PD123	\$ 363,936	\$ 385,131	\$ 408,361	\$ 290,922	\$ 320,037
Secured by Junior Liens	PD124	\$ 44,479	\$ 47,602	\$ 48,423	\$ 48,381	\$ 40,575
Multifamily (5 or more) Dwelling Units	PD125	\$ 28,108	\$ 8,819	\$ 5,112	\$ 19,377	\$ 11,917
Nonresidential Property (Except Land)	PD135	\$ 42,234	\$ 35,815	\$ 26,802	\$ 36,634	\$ 60,350
Land	PD138	\$ 721	\$ 1,099	\$ 0	\$ 259	\$ 1,322
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 65,693	\$ 75,177	\$ 76,659	\$ 60,241	\$ 73,802
Consumer Loans - Total	SUB2511	\$ 160,025	\$ 215,630	\$ 144,192	\$ 97,692	\$ 63,708
Loans on Deposits	PD161	\$ 358	\$ 240	\$ 109	\$ 110	\$ 191
Home Improvement Loans	PD163	\$ 7	\$ 7	\$ 7	\$ 27	\$ 26
Education Loans	PD165	\$ 191	\$ 227	\$ 332	\$ 337	\$ 449
Auto Loans	PD167	\$ 151,064	\$ 204,605	\$ 134,684	\$ 87,207	\$ 55,825
Mobile Home Loans	PD169	\$ 2,966	\$ 4,204	\$ 4,021	\$ 98	\$ 34
Credit Cards	PD171	\$ 161	\$ 93	\$ 121	\$ 141	\$ 161
Other	PD180	\$ 5,278	\$ 6,254	\$ 4,918	\$ 9,772	\$ 7,022
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 213	\$ 0	\$ 568
Held for Sale Included in PD115:PD180	PD192	\$ 2,406	\$ 4,076	\$ 5,574	\$ 3,020	\$ 7,196

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 395	\$ 946	\$ 288	\$ 390	\$ 324
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 154	\$ 734	\$ 58	\$ 247	\$ 149
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 77,889	\$ 81,574	\$ 77,320	\$ 66,655	\$ 61,723
Mortgage Loans - Total	SUB2491	\$ 67,229	\$ 66,348	\$ 64,699	\$ 58,214	\$ 56,453
Construction	PD215	\$ 1,878	\$ 0	\$ 29	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 373	\$ 439	\$ 551	\$ 271	\$ 254
Secured by First Liens	PD223	\$ 55,189	\$ 54,020	\$ 52,541	\$ 39,782	\$ 43,937
Secured by Junior Liens	PD224	\$ 8,857	\$ 10,089	\$ 9,584	\$ 17,255	\$ 11,361
Multifamily (5 or more) Dwelling Units	PD225	\$ 71	\$ 353	\$ 385	\$ 378	\$ 185
Nonresidential Property (Except Land)	PD235	\$ 861	\$ 1,335	\$ 1,013	\$ 0	\$ 175
Land	PD238	\$ 0	\$ 112	\$ 596	\$ 528	\$ 541
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 972	\$ 1,643	\$ 3,234	\$ 2,509	\$ 1,513
Consumer Loans - Total	SUB2521	\$ 9,688	\$ 13,583	\$ 9,387	\$ 5,932	\$ 3,757
Loans on Deposits	PD261	\$ 86	\$ 86	\$ 104	\$ 103	\$ 129
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 134	\$ 139	\$ 158	\$ 371	\$ 249
Auto Loans	PD267	\$ 8,041	\$ 11,398	\$ 7,383	\$ 4,167	\$ 2,553
Mobile Home Loans	PD269	\$ 353	\$ 966	\$ 871	\$ 3	\$ 0
Credit Cards	PD271	\$ 94	\$ 61	\$ 89	\$ 128	\$ 73
Other	PD280	\$ 980	\$ 933	\$ 782	\$ 1,160	\$ 753
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 658	\$ 86	\$ 0	\$ 315	\$ 341
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 407	\$ 299	\$ 385	\$ 467	\$ 589
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 204	\$ 115	\$ 168	\$ 162	\$ 310
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 468,330	\$ 351,331	\$ 317,152	\$ 318,283	\$ 302,442
Mortgage Loans - Total	SUB2501	\$ 319,149	\$ 259,216	\$ 231,795	\$ 234,668	\$ 220,662

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 58,265	\$ 38,997	\$ 25,256	\$ 21,071	\$ 19,505
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,066	\$ 1,459	\$ 1,079	\$ 545	\$ 492
Secured by First Liens	PD323	\$ 174,592	\$ 139,201	\$ 129,591	\$ 128,461	\$ 114,224
Secured by Junior Liens	PD324	\$ 27,663	\$ 29,046	\$ 25,193	\$ 25,236	\$ 14,071
Multifamily (5 or more) Dwelling Units	PD325	\$ 10,763	\$ 6,897	\$ 4,743	\$ 5,064	\$ 5,830
Nonresidential Property (Except Land)	PD335	\$ 45,000	\$ 40,754	\$ 43,072	\$ 52,602	\$ 64,852
Land	PD338	\$ 1,800	\$ 2,862	\$ 2,861	\$ 1,689	\$ 1,688
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 146,616	\$ 88,480	\$ 82,332	\$ 81,134	\$ 79,563
Consumer Loans - Total	SUB2531	\$ 2,565	\$ 3,635	\$ 3,025	\$ 2,481	\$ 2,217
Loans on Deposits	PD361	\$ 22	\$ 36	\$ 37	\$ 26	\$ 26
Home Improvement Loans	PD363	\$ 2	\$ 2	\$ 2	\$ 3	\$ 7
Education Loans	PD365	\$ 12	\$ 91	\$ 232	\$ 258	\$ 199
Auto Loans	PD367	\$ 907	\$ 1,402	\$ 801	\$ 650	\$ 492
Mobile Home Loans	PD369	\$ 956	\$ 1,311	\$ 1,389	\$ 0	\$ 0
Credit Cards	PD371	\$ 14	\$ 0	\$ 0	\$ 26	\$ 3
Other	PD380	\$ 652	\$ 793	\$ 564	\$ 1,518	\$ 1,490
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 106	\$ 0	\$ 1,500
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 458	\$ 296	\$ 412	\$ 410	\$ 586
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 104	\$ 145	\$ 114	\$ 123	\$ 343
Rebooked GNMA's Incl in PD395	PD397	\$ 269	\$ 42	\$ 196	\$ 196	\$ 39

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,138,539	\$ 907,374	\$ 892,168	\$ 855,689	\$ 723,103
90% up to 100% LTV	LD110	\$ 1,028,880	\$ 821,002	\$ 797,479	\$ 763,121	\$ 631,458
100% and greater LTV	LD120	\$ 109,659	\$ 86,372	\$ 94,689	\$ 92,568	\$ 91,645
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 59,356	\$ 69,607	\$ 72,713	\$ 86,323	\$ 50,991
Past Due and Still Accruing - Total	SUB5240	\$ 32,915	\$ 37,317	\$ 41,165	\$ 45,358	\$ 30,332

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 26,990	\$ 30,183	\$ 33,647	\$ 36,479	\$ 22,349
90% up to 100% LTV	LD210	\$ 24,995	\$ 28,279	\$ 32,033	\$ 34,664	\$ 20,188
100% and greater LTV	LD220	\$ 1,995	\$ 1,904	\$ 1,614	\$ 1,815	\$ 2,161
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 5,925	\$ 7,134	\$ 7,518	\$ 8,879	\$ 7,983
90% up to 100% LTV	LD230	\$ 5,220	\$ 6,511	\$ 7,239	\$ 8,511	\$ 7,371
100% and greater LTV	LD240	\$ 705	\$ 623	\$ 279	\$ 368	\$ 612
Nonaccrual - Total	SUB5230	\$ 26,441	\$ 32,290	\$ 31,548	\$ 40,965	\$ 20,659
90% up to 100% LTV	LD250	\$ 22,158	\$ 27,795	\$ 27,351	\$ 36,849	\$ 18,031
100% and greater LTV	LD260	\$ 4,283	\$ 4,495	\$ 4,197	\$ 4,116	\$ 2,628
Net Charge-offs - Total	SUB5300	\$ 1,353	\$ 1,867	\$ 1,326	\$ 809	\$ 1,198
90% up to 100% LTV	LD310	\$ 1,223	\$ 1,610	\$ 697	\$ 754	\$ 670
100% and greater LTV	LD320	\$ 130	\$ 257	\$ 629	\$ 55	\$ 528
Purchases - Total	SUB5320	\$ 2,323	\$ 5,248	\$ 438	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 2,251	\$ 5,248	\$ 438	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 72	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 48,574	\$ 37,815	\$ 41,710	\$ 42,930	\$ 31,571
90% up to 100% LTV	LD430	\$ 43,982	\$ 33,967	\$ 34,761	\$ 39,170	\$ 24,258
100% and greater LTV	LD440	\$ 4,592	\$ 3,848	\$ 6,949	\$ 3,760	\$ 7,313
Sales - Total	SUB5340	\$ 246	\$ 458	\$ 453	\$ 148	\$ 1,673,177
90% up to 100% LTV	LD450	\$ 0	\$ 458	\$ 453	\$ 148	\$ 1,589,469
100% and greater LTV	LD460	\$ 246	\$ 0	\$ 0	\$ 0	\$ 83,708
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 290,072	\$ 301,718	\$ 285,369	\$ 357,271	\$ 314,686
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 288,574	\$ 327,081	\$ 347,388	\$ 363,210	\$ 323,824
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 4,043,509	\$ 3,937,918	\$ 3,702,660	\$ 3,513,384	\$ 2,696,754
1-4 Dwelling Units Option ARM Loans	LD610	\$ 16	\$ 17	\$ 18	\$ 19	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 442	\$ 499	\$ 518	\$ 517	\$ 536
Total Capitalized Negative Amortization	LD650	\$ 7	\$ 6	\$ 5	\$ 4	\$ 3

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 2,061,925	\$ 2,195,758	\$ 1,993,224	\$ 1,998,148	\$ 1,902,255
Mortgage Construction Loans	CC105	\$ 1,681,239	\$ 1,727,540	\$ 1,612,444	\$ 1,547,000	\$ 1,453,705
Other Mortgage Loans	CC115	\$ 380,686	\$ 468,218	\$ 380,780	\$ 451,148	\$ 448,550
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 697,202	\$ 756,802	\$ 955,810	\$ 869,633	\$ 800,365
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,026,045	\$ 1,478,303	\$ 1,468,951	\$ 1,404,526	\$ 1,378,053
1-4 Dwelling Units	CC280	\$ 808,796	\$ 512,885	\$ 578,668	\$ 605,689	\$ 528,575
Multifamily (5 or more) Dwelling Units	CC290	\$ 337,547	\$ 314,085	\$ 292,951	\$ 280,970	\$ 265,218
All Other Real Estate	CC300	\$ 879,702	\$ 651,333	\$ 597,332	\$ 517,867	\$ 584,260
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,111,511	\$ 1,219,922	\$ 2,022,706	\$ 1,656,434	\$ 1,474,971
Commitments Outstanding to Purchase Loans	CC320	\$ 497	\$ 0	\$ 1,251	\$ 1,128	\$ 4,207
Commitments Outstanding to Sell Loans	CC330	\$ 54,124	\$ 72,171	\$ 72,678	\$ 42,712	\$ 32,449
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 230,588	\$ 63,362	\$ 36,372	\$ 32,828	\$ 35,799
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,173,872	\$ 678,515	\$ 506,664	\$ 524,301	\$ 286,337
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 2,534	\$ 250	\$ 5,280	\$ 78,285	\$ 74,321
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 4,781	\$ 63,371	\$ 65,021
Unused Lines of Credit - Total	SUB3361	\$ 15,953,320	\$ 17,062,301	\$ 16,471,701	\$ 16,643,573	\$ 15,340,895
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 5,093,401	\$ 4,855,355	\$ 4,646,223	\$ 4,529,997	\$ 3,697,872
Commercial Lines	CC420	\$ 10,450,545	\$ 11,796,877	\$ 11,408,950	\$ 11,704,150	\$ 11,245,095
Open-End Consumer Lines - Credit Cards	CC423	\$ 40,728	\$ 41,022	\$ 38,782	\$ 35,111	\$ 35,868
Open-End Consumer Lines - Other	CC425	\$ 368,646	\$ 369,047	\$ 377,746	\$ 374,315	\$ 362,060
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,200,332	\$ 4,782,584	\$ 4,265,181	\$ 4,201,298	\$ 4,064,827
Commercial	CC430	\$ 31,954	\$ 43,309	\$ 31,608	\$ 31,821	\$ 36,259
Standby, Not Included on CC465 or CC468	CC435	\$ 5,168,378	\$ 4,739,275	\$ 4,233,573	\$ 4,169,477	\$ 4,028,568
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 16,538,525	\$ 15,866,715	\$ 15,459,643	\$ 15,317,995	\$ 14,339,485
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 6,069	\$ 6,027	\$ 6,076	\$ 6,005	\$ 5,919
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 334,007	\$ 338,635	\$ 337,435	\$ 349,887	\$ 335,818
Other Contingent Liabilities	CC480	\$ 1,313,872	\$ 1,082,548	\$ 1,149,765	\$ 802,889	\$ 933,576
Contingent Assets	CC490	\$ 804,301	\$ 699,137	\$ 812,285	\$ 341,975	\$ 540,498

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 427,539	\$ 714,942	\$ 191,417	\$ 218,914	\$ 533,224
Sales	CF145	\$ 101,774	\$ 57,809	\$ 103,618	\$ 150,566	\$ 123,385
Other Balance Changes	CF148	\$- 460,252	\$- 179,602	\$- 208,166	\$- 375,945	\$- 299,659
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 206,627	\$ 104,700	\$ 87,227	\$ 103,022	\$ 968,033
Sales	CF155	\$ 246,837	\$ 399,939	\$ 5,085	\$ 24,847	\$ 28,726
Other Balance Changes	CF158	\$- 153,634	\$- 77,710	\$- 98,864	\$- 201,598	\$- 110,479
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 634,166	\$ 819,642	\$ 278,644	\$ 321,936	\$ 1,501,257
Sales - Total	SUB3821	\$ 348,611	\$ 457,748	\$ 108,703	\$ 175,413	\$ 152,111
Net Purchases - Total	SUB3826	\$ 285,555	\$ 361,894	\$ 169,941	\$ 146,523	\$ 1,349,146
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,354,630	\$ 4,345,994	\$ 4,083,265	\$ 4,377,200	\$ 4,197,542
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 190,494	\$ 275,097	\$ 248,001	\$ 269,981	\$ 227,186
Multifamily (5 or more) Dwelling Units	CF200	\$ 90,358	\$ 116,500	\$ 89,869	\$ 93,666	\$ 96,799
Nonresidential	CF210	\$ 379,549	\$ 462,845	\$ 328,786	\$ 324,426	\$ 267,939
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 2,356,073	\$ 1,820,769	\$ 1,992,659	\$ 2,289,934	\$ 1,913,485
Home Equity and Junior Liens	CF226	\$ 476,513	\$ 402,343	\$ 536,562	\$ 886,241	\$ 477,854
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,320,987	\$ 803,350	\$ 845,290	\$ 851,398	\$ 1,255,280
Nonresidential (Except Land)	CF260	\$ 964,336	\$ 813,403	\$ 530,555	\$ 502,889	\$ 405,371
Land	CF270	\$ 52,833	\$ 54,030	\$ 48,105	\$ 44,906	\$ 31,482
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 128,471	\$ 153,563	\$ 116,848	\$ 109,311	\$ 7,944
1-4 Dwelling Units						
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 2,189	\$ 417	\$ 8,015	\$ 4,366	\$ 0
Home Equity and Junior Liens	CF282	\$ 12,052	\$ 14,738	\$ 3,781	\$ 4,245	\$ 4,020
Multifamily (5 or more) Dwelling Units	CF290	\$ 36,568	\$ 36,038	\$ 22,850	\$ 15,408	\$ 1,581
Nonresidential	CF300	\$ 4,090	\$ 14,011	\$ 8,955	\$ 7,242	\$ 6,174
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,905,443	\$ 1,958,796	\$ 1,451,296	\$ 2,294,805	\$ 8,780,416
1-4 Dwelling Units						
Home Equity and Junior Liens	CF311	\$ 2,820	\$ 5,273	\$ 537	\$ 426	\$ 859

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 971,117	\$ 454,644	\$ 523,089	\$ 1,622,981	\$ 1,790,881
Nonresidential	CF330	\$ 3,597	\$ 213,992	\$ 1,126	\$ 455	\$ 5,061
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,776,972	\$- 1,805,233	\$- 1,334,448	\$- 2,185,494	\$- 8,772,472
Memo - Refinancing Loans	CF361	\$ 849,570	\$ 513,853	\$ 322,270	\$ 541,445	\$ 691,265
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 10,325,945	\$ 10,855,157	\$ 9,965,238	\$ 9,725,549	\$ 8,883,209
Sales	CF395	\$ 12,681	\$ 428	\$ 399	\$ 2,280	\$ 1,688
Consumer:						
Closed or Purchased	CF400	\$ 897,713	\$ 1,260,939	\$ 1,710,564	\$ 1,791,622	\$ 1,673,672
Sales	CF405	\$ 67,134	\$ 27,586	\$ 76,410	\$ 333,547	\$ 122,929
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,223,658	\$ 12,116,096	\$ 11,675,802	\$ 11,517,171	\$ 10,556,881
Nonmortgage Loans - Sales - Total	SUB3915	\$ 79,815	\$ 28,014	\$ 76,809	\$ 335,827	\$ 124,617
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 11,143,843	\$ 12,088,082	\$ 11,598,993	\$ 11,181,344	\$ 10,432,264
Deposits:						
Interest Credited to Deposits	CF430	\$ 437,726	\$ 512,755	\$ 493,905	\$ 486,234	\$ 491,539

Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 2,981,740	\$ 4,172,597	\$ 4,711,913	\$ 5,719,027	\$ 6,997,963
Fully Insured	DI100	\$ 2,608,372	\$ 3,643,439	\$ 4,101,416	\$ 5,161,440	\$ 6,434,594
Other	DI110	\$ 373,368	\$ 529,158	\$ 610,497	\$ 557,587	\$ 563,369
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 34,250,097	\$ 34,710,403	\$ 35,257,413	\$ 36,073,502	\$ 37,374,818
Greater than \$100,000	DI130	\$ 23,699,355	\$ 23,813,446	\$ 23,583,051	\$ 22,671,166	\$ 24,139,331
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	4,401,636	4,988,707	4,988,326	4,933,890	4,939,684
Greater than \$100,000	DI160	78,643	77,866	76,448	75,428	74,822
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 2,720,872	\$ 2,727,583	\$ 2,764,591	\$ 2,754,445	\$ 2,730,617
Greater than \$250,000	DI175	\$ 105,272	\$ 105,372	\$ 104,065	\$ 100,967	\$ 98,350
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	244,634	249,492	253,679	257,138	259,137
Greater than \$250,000	DI185	263	260	256	245	236

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	4,725,176	5,316,325	5,318,709	5,266,701	5,273,879
IRA/Keogh Accounts	DI200	\$ 2,760,419	\$ 2,768,217	\$ 2,802,162	\$ 2,788,293	\$ 2,762,034
Uninsured Deposits	DI210	\$ 15,743,331	\$ 15,933,887	\$ 15,888,145	\$ 15,083,293	\$ 16,458,633
Preferred Deposits	DI220	\$ 1,789,268	\$ 2,077,885	\$ 2,018,900	\$ 1,860,817	\$ 1,753,433
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 8,694,138	\$ 8,072,459	\$ 7,726,692	\$ 7,828,129	\$ 8,137,418
Money Market Deposit Accounts	DI320	\$ 24,952,215	\$ 25,137,958	\$ 24,850,705	\$ 24,661,453	\$ 26,433,639
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 6,928,880	\$ 6,737,334	\$ 6,903,991	\$ 7,423,418	\$ 7,747,059
Time Deposits	DI340	\$ 20,200,352	\$ 21,409,057	\$ 22,227,730	\$ 21,687,079	\$ 22,024,986
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 5,250,535	\$ 5,971,173	\$ 5,970,530	\$ 5,726,326	\$ 1,454,790
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 502,842	\$ 317,260	\$ 512,344	\$ 509,593	\$ 246,980
Non-Interest-Bearing Demand Deposits	DI610	\$ 8,031,425	\$ 7,800,435	\$ 7,680,113	\$ 7,693,502	\$ 8,850,206
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 63,664,069	\$ 5,486,818	\$ 5,568,734	\$ 5,616,477	\$ 5,348,877
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 2,087,588	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 2,039,185	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 57,696,167	\$ 5,135,175	\$ 5,170,393	\$ 5,209,451	\$ 4,916,707
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,782,880	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 1,764,570	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	15,293	15,255	15,284	15,496	15,302
Financial Assets Held for Trading Purposes	SI375	\$ 57,709	\$ 86,142	\$ 86,199	\$ 75,924	\$ 134,118
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 1,056,192	\$ 101,395	\$ 110,899	\$ 111,461	\$ 78,290
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 239,302	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 13,481,518	\$ 14,383,074	\$ 14,620,889	\$ 14,672,828	\$ 15,043,604
Assets Held for Sale	SI387	\$ 943,632	\$ 758,059	\$ 598,373	\$ 489,098	\$ 625,035
Loans Serviced for Others	SI390	\$ 26,849,682	\$ 26,252,598	\$ 24,924,462	\$ 24,131,672	\$ 13,406,234
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 7,741	\$ 7,699	\$ 7,748	\$ 7,558	\$ 7,472
Other Residual Interests	SI404	\$ 56,205	\$ 73,990	\$ 80,058	\$ 81,717	\$ 67,328
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.41%	86.49%	85.80%	86.00%	86.84%
Second month of Qtr	SI582	86.51%	86.52%	86.26%	85.49%	86.47%
Third month of Qtr	SI583	86.42%	86.47%	86.62%	85.47%	85.77%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	84.95%	87.83%	89.08%	88.91%	87.26%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI 588	\$ 1,523,250	\$ 556,963	\$ 649,003	\$ 676,293	\$ 666,896
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 90,377	\$ 83,932	\$ 82,053	\$ 74,280	\$ 181,754
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	72	73	69	63	61
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 10,757,613	\$ 12,486,126	\$ 12,508,518	\$ 12,410,552	\$ 12,393,409
Net Income (Loss) (SO91)	SI610	\$ 136,848	\$- 1,563,194	\$ 107,790	\$ 204,107	\$ 89,505
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 37,700	\$ 42,678	\$ 50,593	\$ 50,783	\$ 100,816
Stock Issued	SI640	\$ 1	\$ 25	\$ 39	\$ 79,957	\$ 11,854
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 209
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,278	\$ 1,433	\$ 10,018	\$ 7,035	\$ 2,763
New Basis Accounting Adjustments	SI660	\$ 0	\$- 20	\$ 97	\$- 118	\$ 0
Other Comprehensive Income	SI662	\$- 426,419	\$- 118,479	\$- 90,483	\$- 121,583	\$ 14,605
Prior Period Adjustments	SI668	\$ 762	\$- 6,247	\$ 128	\$- 1,200	\$- 1,063
Other Adjustments	SI671	\$ 231	\$ 647	\$ 612	\$- 19,449	\$ 504
Ending Equity Capital (SC80)	SI680	\$ 10,436,614	\$ 10,757,613	\$ 12,486,126	\$ 12,508,518	\$ 12,410,552
Transactions With Affiliations						

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 11,563	\$ 7,976	\$ 6,171	\$ 6,750	\$ 59,209
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 775	\$ 748	\$ 802	\$ 709	\$ 802
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 12,276	\$ 15,525
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 13,335	\$ 13,447	\$ 14,134	\$ 14,457	\$ 12,213
Average Balance Sheet Data						
Total Assets	SI870	\$ 102,752,315	\$ 102,298,128	\$ 100,692,742	\$ 98,460,550	\$ 102,484,699
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 10,066,785	\$ 9,599,307	\$ 9,373,810	\$ 7,113,197	\$ 7,676,554
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 56,866,050	\$ 56,501,123	\$ 56,182,235	\$ 56,991,155	\$ 61,411,220
Nonmortgage Loans	SI885	\$ 23,344,618	\$ 22,777,597	\$ 22,113,698	\$ 21,523,393	\$ 20,178,233
Deposits and Excrows	SI890	\$ 53,851,030	\$ 55,002,359	\$ 55,004,110	\$ 55,829,621	\$ 56,280,621
Total Borrowings	SI895	\$ 29,669,151	\$ 26,593,211	\$ 24,892,396	\$ 21,782,637	\$ 25,467,694

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	5	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	1	1
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	27	25	25	25	25

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 231,279,829	\$ 251,892,385	\$ 263,736,300	\$ 259,658,666	\$ 257,631,907
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 1,442,400	\$ 1,378,501	\$ 1,395,747	\$ 1,395,905	\$ 1,298,007
Personal Trust and Agency Accounts	FS210	\$ 434,305	\$ 448,293	\$ 448,821	\$ 422,414	\$ 412,383
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 132,105	\$ 137,855	\$ 142,040	\$ 147,505	\$ 142,862
Employee Benefit - Defined Contribution	FS220	\$ 41,931	\$ 44,464	\$ 48,355	\$ 47,935	\$ 47,082
Employee Benefit - Defined Benefit	FS230	\$ 28,524	\$ 29,465	\$ 29,628	\$ 33,850	\$ 32,928
Other Retirement Accounts	FS240	\$ 61,650	\$ 63,926	\$ 64,057	\$ 65,720	\$ 62,852
Corporate Trust and Agency Accounts	FS250	\$ 102,857	\$ 106,279	\$ 108,374	\$ 104,072	\$ 99,607
Investment Management Agency Accounts	FS260	\$ 628,318	\$ 580,096	\$ 584,770	\$ 613,380	\$ 537,427
Other Fiduciary Accounts	FS270	\$ 144,815	\$ 105,978	\$ 111,742	\$ 108,534	\$ 105,728
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 18,731,295	\$ 19,878,173	\$ 19,810,611	\$ 19,506,009	\$ 18,287,257
Personal Trust and Agency Accounts	FS211	\$ 270,019	\$ 290,292	\$ 280,699	\$ 278,726	\$ 266,166
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 18,417,162	\$ 19,542,827	\$ 19,484,084	\$ 19,180,611	\$ 17,975,778
Employee Benefit - Defined Contribution	FS221	\$ 3,112,181	\$ 3,382,503	\$ 3,523,653	\$ 3,496,134	\$ 3,359,636
Employee Benefit - Defined Benefit	FS231	\$ 13,460,184	\$ 14,180,909	\$ 13,896,699	\$ 13,671,726	\$ 12,766,324
Other Retirement Accounts	FS241	\$ 1,844,797	\$ 1,979,415	\$ 2,063,732	\$ 2,012,751	\$ 1,849,818
Corporate Trust and Agency Accounts	FS251	\$ 44,114	\$ 45,054	\$ 45,827	\$ 46,671	\$ 45,312
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 211,106,134	\$ 230,635,711	\$ 242,529,942	\$ 238,756,752	\$ 238,046,643
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	1,794	1,717	1,697	1,677	1,670
Personal Trust and Agency Accounts	FS212	986	975	987	952	970
Retirement-related Trust and Agency Accounts - Total	SUB6120	222	215	215	222	225
Employee Benefit - Defined Contribution	FS222	37	36	41	41	41
Employee Benefit - Defined Benefit	FS232	6	6	7	7	8
Other Retirement Accounts	FS242	179	173	167	174	176
Corporate Trust and Agency Accounts	FS252	32	30	27	27	29
Investment Management Agency Accounts	FS262	547	493	460	468	436

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	7	4	8	8	10
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	11,500	11,563	11,688	11,509	11,503
Personal Trust and Agency Accounts	FS213	420	417	419	422	406
Retirement-related Trust and Agency Accounts - Total	SUB6130	11,050	11,116	11,238	11,056	11,067
Employee Benefit - Defined Contribution	FS223	6,985	7,018	7,108	7,086	7,159
Employee Benefit - Defined Benefit	FS233	1,969	1,983	1,995	1,977	1,964
Other Retirement Accounts	FS243	2,096	2,115	2,135	1,993	1,944
Corporate Trust and Agency Accounts	FS253	28	28	28	28	27
Other Fiduciary Accounts	FS273	2	2	3	3	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	196,278	195,497	209,821	208,063	209,234
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 42,273	\$ 166,287	\$ 123,711	\$ 81,464	\$ 39,928
Personal Trust and Agency Accounts	FS310	\$ 885	\$ 2,818	\$ 2,107	\$ 1,394	\$ 715
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,595	\$ 13,271	\$ 9,696	\$ 6,326	\$ 2,973
Employee Benefit - Defined Contribution	FS320	\$ 768	\$ 2,948	\$ 2,183	\$ 1,433	\$ 668
Employee Benefit - Defined Benefit	FS330	\$ 2,371	\$ 8,497	\$ 6,169	\$ 4,003	\$ 1,884
Other Retirement Accounts	FS340	\$ 456	\$ 1,826	\$ 1,344	\$ 890	\$ 421
Corporate Trust and Agency Accounts	FS350	\$ 48	\$ 208	\$ 158	\$ 107	\$ 54
Investment Management Agency Accounts	FS360	\$ 848	\$ 3,765	\$ 2,791	\$ 1,833	\$ 926
Other Fiduciary Accounts	FS370	\$ 18	\$ 66	\$ 51	\$ 34	\$ 17
Custody and Safekeeping Accounts	FS380	\$ 36,432	\$ 145,303	\$ 108,299	\$ 71,382	\$ 35,092
Other Fiduciary and Related Services	FS390	\$ 447	\$ 856	\$ 609	\$ 388	\$ 151
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 365	\$ 7,991	\$ 96,765	\$ 67,461	\$ 32,125
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 21	\$ 84	\$ 63	\$ 42	\$ 21
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 41,929	\$ 158,380	\$ 27,009	\$ 14,045	\$ 7,824
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 199,125	\$ 448,293	\$ 209,303	\$ 184,930	\$ 172,379
Non-Interest-Bearing Deposits	FS410	\$ 289	\$ 743	\$ - 7	\$ 19	\$ 67
Interest-Bearing Deposits	FS415	\$ 5,259	\$ 4,538	\$ 3,435	\$ 3,994	\$ 1,018
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 8,479	\$ 48,817	\$ 12,312	\$ 10,359	\$ 10,061
State, County and Municipal Obligations	FS425	\$ 9,362	\$ 27,112	\$ 8,508	\$ 6,550	\$ 7,090

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 10,716	\$ 47,014	\$ 10,099	\$ 8,238	\$ 8,570
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,034	\$ 5,578	\$ 2,877	\$ 2,762	\$ 2,922
Common and Preferred Stock	FS445	\$ 149,563	\$ 294,666	\$ 161,741	\$ 146,957	\$ 136,700
Real Estate Mortgages	FS450	\$ 456	\$ 638	\$ 496	\$ 485	\$ 530
Real Estate	FS455	\$ 2,636	\$ 7,112	\$ 2,004	\$ 1,975	\$ 1,975
Miscellaneous Assets	FS460	\$ 9,331	\$ 12,075	\$ 7,838	\$ 3,591	\$ 3,446
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	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
Short-Term Investments/Money Market	FS660	0	0	0	0	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 265
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 265
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
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		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 10,436,617	\$ 10,757,617	\$ 12,486,131	\$ 12,508,525	\$ 12,410,559
Equity Capital Deductions - Total	SUB1631	\$ 4,001,571	\$ 4,022,788	\$ 5,525,159	\$ 5,530,896	\$ 5,572,108
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,086	\$ 2,128	\$ 2,167	\$ 2,206	\$ 2,230
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,761,404	\$ 3,782,102	\$ 5,378,718	\$ 5,501,299	\$ 5,535,043
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 238,081	\$ 238,558	\$ 144,274	\$ 27,391	\$ 34,835
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 887,659	\$ 476,046	\$ 350,335	\$ 262,116	\$ 136,661
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 728,163	\$ 316,726	\$ 196,624	\$ 115,870	\$- 6,441
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 146,526	\$ 146,174	\$ 145,823	\$ 145,473	\$ 142,291
Other	CCR195	\$ 12,970	\$ 13,146	\$ 7,888	\$ 773	\$ 811
Tier 1 (Core) Capital	CCR20	\$ 7,322,705	\$ 7,210,875	\$ 7,311,307	\$ 7,239,745	\$ 6,975,112
Total Assets (SC60)	CCR205	\$ 99,330,102	\$ 101,731,871	\$ 103,235,143	\$ 98,874,881	\$ 98,218,432
Asset Deductions - Total	SUB1651	\$ 4,098,272	\$ 4,126,663	\$ 5,635,868	\$ 5,553,585	\$ 5,572,233
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,252	\$ 2,268	\$ 2,296	\$ 2,334	\$ 2,355
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,858,141	\$ 3,885,749	\$ 5,489,473	\$ 5,523,860	\$ 5,535,043

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 237,879	\$ 238,646	\$ 144,099	\$ 27,391	\$ 34,835
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 676,567	\$ 230,830	\$ 160,158	\$ 116,016	\$- 115,990
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 671,853	\$ 226,060	\$ 156,733	\$ 114,990	\$- 117,070
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 4,714	\$ 4,770	\$ 3,425	\$ 1,026	\$ 1,080
Adjusted Total Assets	CCR25	\$ 95,908,397	\$ 97,836,038	\$ 97,759,433	\$ 93,437,312	\$ 92,530,209
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,764,006	\$ 3,843,035	\$ 3,841,047	\$ 3,724,602	\$ 3,642,095
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 7,322,705	\$ 7,210,875	\$ 7,311,307	\$ 7,239,745	\$ 6,975,112
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,728	\$ 7,524	\$ 6,538	\$ 23,517	\$ 38,131
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,081,901	\$ 1,180,511	\$ 1,179,696	\$ 1,178,890	\$ 1,196,644
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 874,559	\$ 811,025	\$ 724,756	\$ 597,235	\$ 584,570
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,961,188	\$ 1,999,060	\$ 1,910,990	\$ 1,799,642	\$ 1,819,345
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,961,188	\$ 1,999,060	\$ 1,910,990	\$ 1,799,642	\$ 1,819,345
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,805	\$ 1,805	\$ 1,816	\$ 1,816	\$ 2,212
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 268,135	\$ 259,730	\$ 256,931	\$ 264,078	\$ 244,970
Total Risk-Based Capital	CCR39	\$ 9,013,953	\$ 8,948,400	\$ 8,963,550	\$ 8,773,493	\$ 8,547,275
0% R/W Category - Cash	CCR400	\$ 538,862	\$ 620,544	\$ 532,490	\$ 510,055	\$ 487,123
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 470,944	\$ 2,493,726	\$ 480,206	\$ 496,087	\$ 513,851
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,686	\$ 1,686	\$ 1,588	\$ 1,687	\$ 1,687
0% R/W Category - Other	CCR415	\$ 879,052	\$ 2,022,150	\$ 10,002	\$ 81,395	\$ 237,604
0% R/W Category - Assets Total	CCR420	\$ 1,890,544	\$ 5,138,106	\$ 1,024,286	\$ 1,089,224	\$ 1,240,265
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	\$ 10,682,188	\$ 10,983,787	\$ 12,939,304	\$ 11,807,993	\$ 11,357,218
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,750,165	\$ 1,809,563	\$ 4,432,779	\$ 2,311,737	\$ 1,842,589
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,669,755	\$ 2,681,260	\$ 2,683,688	\$ 2,697,730	\$ 2,676,824

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 3:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 903,168	\$ 988,082	\$ 1,111,044	\$ 943,525	\$ 1,354,399
20% R/W Category - Other	CCR450	\$ 3,960,733	\$ 4,008,387	\$ 3,967,005	\$ 3,922,277	\$ 4,185,688
20% R/W Category - Assets Total	CCR455	\$ 19,966,009	\$ 20,471,079	\$ 25,133,820	\$ 21,683,262	\$ 21,416,718
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,993,202	\$ 4,094,215	\$ 5,026,766	\$ 4,336,655	\$ 4,283,345
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 19,723,502	\$ 20,065,578	\$ 20,551,493	\$ 20,801,657	\$ 20,529,826
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 528,302	\$ 675,576	\$ 206,297	\$ 365,487	\$ 768,543
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,205	\$ 1,417	\$ 1,534	\$ 1,619	\$ 1,810
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 61,737	\$ 144,265	\$ 110,353	\$ 40,564	\$ 46,104
50% R/W Category - Other	CCR480	\$ 497,802	\$ 312,035	\$ 219,667	\$ 268,456	\$ 186,459
50% R/W Category - Assets Total	CCR485	\$ 20,812,548	\$ 21,198,871	\$ 21,089,344	\$ 21,477,783	\$ 21,532,742
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,406,285	\$ 10,599,446	\$ 10,544,681	\$ 10,738,905	\$ 10,766,381
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 342,896	\$ 334,128	\$ 342,750	\$ 472,142	\$ 524,423
100% R/W Category - All Other Assets	CCR506	\$ 63,433,168	\$ 61,422,202	\$ 60,579,436	\$ 58,762,459	\$ 57,272,300
100% R/W Category - Assets Total	CCR510	\$ 63,776,064	\$ 61,756,330	\$ 60,922,186	\$ 59,234,601	\$ 57,796,723
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 63,776,064	\$ 61,756,330	\$ 60,922,186	\$ 59,234,601	\$ 57,796,723
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 106,445,165	\$ 108,564,386	\$ 108,169,636	\$ 103,484,870	\$ 101,986,448
Subtotal Risk-Weighted Assets	CCR75	\$ 78,175,542	\$ 76,449,984	\$ 76,493,622	\$ 74,310,148	\$ 72,846,441
Excess Allowances for Loan and Lease Losses	CCR530	\$ 328	\$ 406	\$ 442	\$ 648	\$ 1,907
Total Risk-Weighted Assets	CCR78	\$ 78,175,214	\$ 76,449,578	\$ 76,493,180	\$ 74,309,500	\$ 72,844,534
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 6,254,015	\$ 6,115,962	\$ 6,119,453	\$ 5,944,757	\$ 5,827,565
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.64%	7.37%	7.48%	7.75%	7.54%
Total Risk-Based Capital Ratio	CCR820	11.53%	11.70%	11.72%	11.81%	11.73%
Tier 1 Risk-Based Capital Ratio	CCR830	9.02%	9.09%	9.22%	9.39%	9.24%
Tangible Equity Ratio	CCR840	7.63%	7.37%	7.48%	7.75%	7.54%

*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.