

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 12:16 PM

TFR Industry Aggregate Report
93042 - OTS-Regulated: Pennsylvania
September 2004

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions	46	47	48	51	53

Schedule NS --- Optional Narrative Statement		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,621,609	\$ 6,523,494	\$ 6,629,070	\$ 7,061,913	\$ 7,953,376
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,095,612	\$ 1,199,230	\$ 1,078,679	\$ 1,232,577	\$ 1,321,484
Interest-Earning Deposits in FHLBs	SC112	\$ 313,752	\$ 352,805	\$ 491,460	\$ 486,602	\$ 584,643
Other Interest-Earning Deposits	SC118	\$ 307,882	\$ 170,571	\$ 172,631	\$ 164,547	\$ 178,850
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 448,443	\$ 202,998	\$ 203,676	\$ 11,714	\$ 50,253
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,265,227	\$ 1,448,855	\$ 1,358,659	\$ 1,429,266	\$ 1,490,364
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,340,394	\$ 1,384,964	\$ 1,419,001	\$ 1,345,462	\$ 1,335,110
State and Municipal Obligations	SC180	\$ 1,132,819	\$ 1,040,388	\$ 1,107,927	\$ 1,300,995	\$ 1,342,154
Securities Backed by Nonmortgage Loans	SC182	\$ 52,603	\$ 56,127	\$ 55,336	N/A	N/A
Other Investment Securities	SC185	\$ 630,049	\$ 636,025	\$ 706,858	\$ 1,045,245	\$ 1,602,577
Accrued Interest Receivable	SC191	\$ 34,828	\$ 31,531	\$ 34,843	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 15,774,870	\$ 16,564,075	\$ 16,400,556	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 15,774,870	\$ 16,564,075	\$ 16,400,556	\$ 16,285,607	\$ 15,206,008
Pass-Through - Total	SUB0073	\$ 12,290,901	\$ 13,267,072	\$ 12,632,180	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,097,098	\$ 10,998,212	\$ 10,399,557	\$ 11,265,685	\$ 11,041,787
Other Pass-Through	SC215	\$ 2,193,803	\$ 2,268,860	\$ 2,232,623	\$ 2,147,386	\$ 1,448,002
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,416,003	\$ 3,227,273	\$ 3,701,797	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 427,653	\$ 265,226	\$ 663,721	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,267,652	\$ 1,317,193	\$ 1,195,174	N/A	N/A
Other	SC222	\$ 1,720,698	\$ 1,644,854	\$ 1,842,902	N/A	N/A
Accrued Interest Receivable	SC228	\$ 67,966	\$ 69,730	\$ 66,579	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 33,876,865	\$ 28,804,092	\$ 28,196,428	N/A	N/A
Mortgage Loans - Total	SC26	\$ 33,658,041	\$ 28,593,081	\$ 27,987,386	\$ 28,192,280	\$ 27,119,595
Construction Loans - Total	SUB0100	\$ 1,435,811	\$ 1,304,721	\$ 1,228,344	\$ 1,389,946	\$ 1,322,993
Residential - Total	SUB0110	\$ 789,692	\$ 679,962	\$ 610,083	\$ 683,545	\$ 623,233
1-4 Dwelling Units	SC230	\$ 606,284	\$ 474,768	\$ 428,125	\$ 493,130	\$ 464,949
Multifamily (5 or more) Dwelling Units	SC235	\$ 183,408	\$ 205,194	\$ 181,958	\$ 190,415	\$ 158,284
Nonresidential Property	SC240	\$ 646,119	\$ 624,759	\$ 618,261	\$ 706,401	\$ 699,760
Permanent Loans - Total	SUB0121	\$ 32,292,413	\$ 27,378,417	\$ 26,846,556	N/A	N/A
Residential - Total	SUB0131	\$ 26,102,136	\$ 21,943,369	\$ 21,416,560	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 25,430,481	\$ 21,314,615	\$ 20,752,254	N/A	N/A
Revolving Open-End Loans	SC251	\$ 3,268,776	\$ 2,916,921	\$ 2,745,435	\$ 2,645,444	\$ 2,466,271
All Other - First Liens	SC254	\$ 18,706,005	\$ 15,429,926	\$ 15,146,941	N/A	N/A
All Other - Junior Liens	SC255	\$ 3,455,700	\$ 2,967,768	\$ 2,859,878	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 671,655	\$ 628,754	\$ 664,306	\$ 742,177	\$ 746,131
Nonresidential Property (Except Land)	SC260	\$ 5,990,457	\$ 5,246,260	\$ 5,251,225	\$ 5,210,104	\$ 5,117,550
Land	SC265	\$ 199,820	\$ 188,788	\$ 178,771	\$ 201,148	\$ 190,646
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,186,697	\$ 1,104,186	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 141,886	\$ 117,295	\$ 115,612	\$ 120,133	\$ 114,370
Advances for Taxes and Insurance	SC275	\$ 6,755	\$ 3,659	\$ 5,916	\$ 4,479	\$ 4,651
Allowance for Loan and Lease Losses	SC283	\$ 218,824	\$ 211,011	\$ 209,042	\$ 186,582	\$ 187,141
Nonmortgage Loans - Gross	SUB0162	\$ 14,246,018	\$ 13,143,279	\$ 12,763,387	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 13,948,790	\$ 12,892,673	\$ 12,507,070	\$ 12,260,353	\$ 12,018,598
Commercial Loans - Total	SC32	\$ 8,310,275	\$ 7,926,705	\$ 7,671,177	\$ 7,343,735	\$ 7,086,509
Secured	SC300	\$ 7,109,212	\$ 6,801,138	\$ 6,581,712	\$ 6,203,744	\$ 5,989,771
Unsecured	SC303	\$ 937,872	\$ 845,270	\$ 778,019	\$ 827,828	\$ 781,272
Lease Receivables	SC306	\$ 263,191	\$ 280,297	\$ 311,446	\$ 312,163	\$ 315,466
Consumer Loans - Total	SC35	\$ 5,872,833	\$ 5,155,101	\$ 5,033,452	\$ 5,125,176	\$ 5,137,606
Loans on Deposits	SC310	\$ 31,250	\$ 27,016	\$ 30,108	\$ 32,344	\$ 32,719
Home Improvement Loans (Not secured by real estate)	SC316	\$ 15,701	\$ 16,095	\$ 16,704	\$ 567,529	\$ 558,955
Education Loans	SC320	\$ 130,423	\$ 113,977	\$ 136,853	\$ 129,342	\$ 136,623
Auto Loans	SC323	\$ 4,605,435	\$ 3,868,255	\$ 3,876,757	\$ 3,508,474	\$ 3,527,709
Mobile Home Loans	SC326	\$ 106,096	\$ 107,140	\$ 111,034	\$ 115,092	\$ 119,069
Credit Cards	SC328	\$ 10,245	\$ 11,085	\$ 11,753	\$ 259,513	\$ 256,045

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 973,683	\$ 1,011,533	\$ 850,243	\$ 512,882	\$ 506,486
Accrued Interest Receivable	SC348	\$ 62,910	\$ 61,473	\$ 58,758	\$ 59,014	\$ 58,093
Allowance for Loan and Lease Losses	SC357	\$ 297,228	\$ 250,606	\$ 256,317	\$ 267,572	\$ 263,610
Reposessed Assets - Gross	SUB0201	\$ 30,857	\$ 33,151	\$ 33,535	\$ 32,393	\$ 34,810
Reposessed Assets - Total	SC40	\$ 30,454	\$ 32,808	\$ 33,091	\$ 31,978	\$ 34,383
Real Estate - Total	SUB0210	\$ 25,701	\$ 28,109	\$ 27,639	\$ 24,358	\$ 25,995
Construction	SC405	\$ 0	\$ 0	\$ 92	\$ 0	\$ 365
Residential - Total	SUB0225	\$ 16,482	\$ 15,215	\$ 17,632	\$ 14,151	\$ 14,507
1-4 Dwelling Units	SC415	\$ 15,080	\$ 15,215	\$ 17,632	\$ 14,151	\$ 14,250
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,402	\$ 0	\$ 0	\$ 0	\$ 257
Nonresidential (Except Land)	SC426	\$ 8,130	\$ 11,895	\$ 8,627	\$ 8,895	\$ 10,892
Land	SC428	\$ 1,089	\$ 999	\$ 1,288	\$ 1,312	\$ 231
Other Repossessed Assets	SC430	\$ 5,156	\$ 5,042	\$ 5,896	\$ 8,035	\$ 8,815
General Valuation Allowances	SC441	\$ 403	\$ 343	\$ 444	\$ 415	\$ 427
Real Estate Held for Investment	SC45	\$ 2,290	\$ 2,310	\$ 2,329	\$ 14,022	\$ 15,188
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 921,054	\$ 826,233	\$ 752,844	\$ 746,077	\$ 776,090
Federal Home Loan Bank Stock	SC510	\$ 786,263	\$ 699,175	\$ 630,658	\$ 634,439	\$ 675,560
Other	SC540	\$ 134,791	\$ 127,058	\$ 122,186	\$ 111,638	\$ 100,534
Office Premises and Equipment	SC55	\$ 573,409	\$ 509,097	\$ 514,750	\$ 539,612	\$ 541,370
Other Assets - Gross	SUB0262	\$ 5,449,486	\$ 4,485,622	\$ 4,518,546	N/A	N/A
Other Assets - Total	SC59	\$ 5,449,186	\$ 4,485,622	\$ 4,518,546	\$ 3,893,377	\$ 3,905,574
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 157,697	\$ 156,012	\$ 187,382	\$ 109,004	\$ 100,804
Bank-Owned Life Insurance - Other	SC625	\$ 948,008	\$ 919,303	\$ 893,440	\$ 961,797	\$ 955,774
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 86,711	\$ 96,867	\$ 79,096	\$ 91,530	\$ 87,073
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 392	\$ 357	\$ 325	\$ 690	\$ 691
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 2,443,491	\$ 1,574,450	\$ 1,585,713	\$ 1,342,401	\$ 1,424,382
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 44,450	\$ 45,724	\$ 48,677	\$ 72,162	\$ 73,824
Other Assets	SC689	\$ 1,768,737	\$ 1,692,909	\$ 1,723,913	\$ 1,901,675	\$ 1,950,224
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	\$ 300	\$ 0	\$ 0	\$ 0	\$ 11
General Valuation Allowances - Total	SUB2092	\$ 516,755	\$ 461,960	\$ 465,803	N/A	N/A
Total Assets - Gross	SUB0283	\$ 77,496,458	\$ 70,891,353	\$ 69,811,445	N/A	N/A
Total Assets	SC60	\$ 76,979,703	\$ 70,429,393	\$ 69,345,642	\$ 69,045,392	\$ 67,692,512
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 47,819,055	\$ 44,674,437	\$ 44,221,452	\$ 44,381,505	\$ 45,070,049
Deposits	SC710	\$ 47,602,103	\$ 44,379,457	\$ 43,921,003	\$ 44,112,068	\$ 44,753,367
Escrows	SC712	\$ 213,273	\$ 294,055	\$ 298,257	\$ 269,695	\$ 317,021
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 3,679	\$ 925	\$ 2,192	\$ - 258	\$ - 339
Borrowings - Total	SC72	\$ 20,519,292	\$ 18,487,286	\$ 17,527,184	\$ 17,571,150	\$ 15,147,063
Advances from FHLBank	SC720	\$ 14,045,405	\$ 12,602,505	\$ 10,635,650	\$ 11,353,461	\$ 11,007,451
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 3,944,474	\$ 3,373,008	\$ 4,212,897	\$ 3,683,772	\$ 2,331,249
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 783,854	\$ 762,338	\$ 793,724	N/A	N/A
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	\$ 1,745,559	\$ 1,749,435	\$ 1,884,913	\$ 1,758,652	\$ 1,023,341
Other Liabilities - Total	SC75	\$ 832,371	\$ 741,543	\$ 861,249	\$ 752,494	\$ 1,010,804
Accrued Interest Payable - Deposits	SC763	\$ 43,434	\$ 32,178	\$ 37,470	\$ 28,663	\$ 49,203
Accrued Interest Payable - Other	SC766	\$ 117,093	\$ 122,171	\$ 109,343	\$ 115,612	\$ 103,570
Accrued Taxes	SC776	\$ 69,680	\$ 42,649	\$ 44,014	\$ 49,562	\$ 43,258
Accounts Payable	SC780	\$ 252,018	\$ 129,136	\$ 151,635	\$ 163,235	\$ 188,555
Deferred Income Taxes	SC790	\$ 20,360	\$ 16,638	\$ 23,916	\$ 20,022	\$ 20,194
Other Liabilities and Deferred Income	SC796	\$ 329,786	\$ 398,771	\$ 494,871	\$ 375,400	\$ 606,024
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	\$ 69,170,718	\$ 63,903,266	\$ 62,609,885	\$ 62,705,149	\$ 61,227,916

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 139,293	\$ 138,770	\$ 138,449	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 7,669,691	\$ 6,387,360	\$ 6,597,308	\$ 6,201,418	\$ 6,326,332
Stock - Total	SUB0311	\$ 4,735,638	\$ 3,589,188	\$ 3,606,364	\$ 3,366,006	\$ 3,443,749
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 1,750	\$ 1,750
Common Stock - Par Value	SC820	\$ 5,028	\$ 5,028	\$ 5,019	\$ 9,841	\$ 9,842
Common Stock - Paid in Excess of Par	SC830	\$ 4,730,610	\$ 3,584,160	\$ 3,601,345	\$ 3,354,415	\$ 3,432,157
Accumulated Other Comprehensive Income - Total	SC86	\$- 110,960	\$- 243,573	\$ 59,819	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 29,197	\$- 164,988	\$ 152,477	\$ 73,514	\$ 142,176
Gains (Losses) on Cash Flow Hedges	SC865	\$- 81,757	\$- 78,579	\$- 92,652	N/A	N/A
Other	SC870	\$- 6	\$- 6	\$- 6	N/A	N/A
Retained Earnings	SC880	\$ 3,077,166	\$ 3,074,220	\$ 2,963,057	\$ 2,900,034	\$ 2,885,936
Other Components of Equity Capital	SC891	\$- 32,153	\$- 32,475	\$- 31,932	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 76,979,702	\$ 70,429,396	\$ 69,345,642	\$ 69,045,394	\$ 67,692,511

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 6
3	Federal, State, or other taxes receivable	17	\$ 11,075
4	Net deferred tax assets	19	\$ 24,994
5	Insured portion of real estate acquired by forecls	1	\$ 9
6	Prepaid deposit insurance premiums	9	\$ 73
7	Prepaid expenses	35	\$ 255,381
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 80
14	Other noninterest-bearing short-term accounts recv	8	\$ 17,231
19	Receivables fr a broker for unsettled transactions	1	\$ 8,017
20	F/V of all derivative instru. reportable as assets	1	\$ 1,304
22	Unapplied loan disbursements	4	\$ 446,162
99	Other	25	\$ 523,872

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 149
4	Nonrefundable loan fees received prior to closing	5	\$ 1,690
5	Deferred gains from sale/leaseback	1	\$ 15,269
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 30
7	Deferred gains from the sale of real estate	1	\$ 36
10	Amounts due brokers for unsettled transactions	1	\$ 3,132
11	The liability recorded for post-retirement benefit	14	\$ 9,954
14	Unapplied loan payments received	3	\$ 665
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 53,821
20	F/V of all derivative instru. reportable as liab.	2	\$ 116,148
99	Other	37	\$ 25,975

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 824,937	\$ 749,744	\$ 747,285	\$ 764,781	\$ 758,691
Deposits and Investment Securities	SO115	\$ 57,416	\$ 56,703	\$ 56,605	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 179,172	\$ 176,513	\$ 176,295	N/A	N/A
Mortgage Loans	SO141	\$ 411,747	\$ 359,214	\$ 361,728	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 176,602	\$ 157,314	\$ 152,657	N/A	N/A
Commercial Loans and Leases	SO160	\$ 101,034	\$ 90,787	\$ 86,229	\$ 85,772	\$ 87,133
Consumer Loans and Leases	SO171	\$ 75,568	\$ 66,527	\$ 66,428	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,436	\$ 2,337	\$ 2,411	\$ 1,889	\$ 3,551
Federal Home Loan Bank Stock	SO181	\$ 3,435	\$ 2,337	\$ 2,391	\$ 1,889	\$ 3,551
Other	SO185	\$ 1	\$ 0	\$ 20	N/A	N/A
Interest Expense - Total	SO21	\$ 308,167	\$ 265,915	\$ 270,685	\$ 288,051	\$ 313,137
Deposits	SO215	\$ 155,634	\$ 135,422	\$ 139,504	\$ 154,366	\$ 166,449
Escrows	SO225	\$ 110	\$ 111	\$ 108	\$ 121	\$ 162
Advances from FHLBank	SO230	\$ 123,065	\$ 112,667	\$ 113,785	\$ 115,381	\$ 129,742
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 6,878	\$ 6,568	\$ 6,096	\$ 6,207	\$ 4,822
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 22,480	\$ 11,147	\$ 11,192	\$ 11,976	\$ 11,962
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 520,206	\$ 486,166	\$ 479,011	\$ 478,619	\$ 449,105
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 28,098	\$ 34,609	\$ 48,299	\$ 45,344	\$ 47,639
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 492,108	\$ 451,557	\$ 430,712	\$ 433,275	\$ 401,466
Noninterest Income - Total	SO42	\$ 163,970	\$ 169,884	\$ 202,267	\$ 183,967	\$ 201,398
Mortgage Loan Serving Fees	SO410	\$- 8,110	\$ 17,051	\$- 11,704	\$- 401	\$ 16,141
Other Fees and Charges	SO420	\$ 135,768	\$ 131,821	\$ 122,097	\$ 126,789	\$ 121,032
Net Income (Loss) from Other - Total	SUB0451	\$ 26,735	\$ 4,032	\$ 44,629	\$ 33,901	\$ 50,073
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 25,472	\$ 3,940	\$ 45,297	\$ 32,044	\$ 54,940
Operations & Sale of Repossessed Assets	SO461	\$ 471	\$- 101	\$- 250	\$- 495	\$- 445
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 44	\$- 255	\$ 94	\$- 98	\$- 2,128
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 230	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 633	\$ 589	\$ 215	\$ 775	\$ 724

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Sale of Other Assets Held for Investment	SO477	\$ 53	\$ 165	\$ 1,099	\$ 2,396	\$ 3,337
Trading Assets (Realized and Unrealized)	SO485	\$ 62	\$- 536	\$- 1,826	\$- 721	\$- 6,355
Other Noninterest Income	SO488	\$ 9,577	\$ 16,980	\$ 47,245	\$ 23,678	\$ 14,152
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	\$ 401,084	\$ 387,940	\$ 406,738	\$ 389,577	\$ 412,619
All Personnel Compensation and Expense	SO510	\$ 181,399	\$ 176,852	\$ 174,435	\$ 178,838	\$ 191,464
Legal Expense	SO520	\$ 3,518	\$ 2,585	\$ 3,474	\$ 3,498	\$ 3,006
Office Occupancy and Equipment Expense	SO530	\$ 99,123	\$ 97,036	\$ 97,558	\$ 100,739	\$ 99,079
Marketing and Other Professional Services	SO540	\$ 27,464	\$ 24,861	\$ 24,701	\$ 27,537	\$ 25,055
Loan Servicing Fees	SO550	\$ 1,404	\$ 1,096	\$ 945	\$ 1,224	\$ 923
Goodwill and Other Intangibles Expense	SO560	\$ 20,257	\$ 25,873	\$ 17,938	\$ 18,447	\$ 18,766
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 130	\$- 46	\$ 9	\$ 128	\$ 1,249
Other Noninterest Expense	SO580	\$ 67,789	\$ 59,683	\$ 87,678	\$ 59,166	\$ 73,077
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	\$ 254,994	\$ 233,501	\$ 226,241	\$ 227,665	\$ 190,245
Income Taxes - Total	SO71	\$ 73,677	\$ 67,366	\$ 69,649	\$ 64,696	\$ 50,817
Federal	SO710	\$ 56,491	\$ 50,826	\$ 53,897	\$ 53,532	\$ 50,406
State, Local & Other	SO720	\$ 17,186	\$ 16,540	\$ 15,752	\$ 11,164	\$ 411
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 181,317	\$ 166,135	\$ 156,592	\$ 162,969	\$ 139,428
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 108
Net Income (Loss)	SO91	\$ 181,317	\$ 166,135	\$ 156,592	\$ 162,969	\$ 139,536

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Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	14	\$ 3,392
5	Net income(loss) from real estate held for invest	1	\$ 32
6	Net income(loss)-equity invest in uncons sub org	3	\$ 356
7	Net income(loss) from leased property	2	\$ 7
9	Net income from data processing lease/services	1	\$ 30
14	Interest Income from CNFIs reported on SC655	1	\$ 34
15	Income from corporate-owned life insurance	16	\$ 11,872
19	Realized/unrealized gains on derivatives	1	\$- 1,670
99	Other	24	\$ 6,424

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 59
2	OTS assessments	13	\$ 257
6	Supervisory examination fees	4	\$ 54
7	Office supplies, printing, and postage	33	\$ 12,230
8	Telephone, including data lines	10	\$ 6,820
9	Loan origination expense	6	\$ 655
10	ATM expense	13	\$ 1,232
12	Acquisition and organization costs	1	\$ 27,941
17	Charitable contributions	5	\$ 323
99	Other	38	\$ 4,610

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,301,267	\$ 1,485,943	\$ 747,285	\$ 3,107,144	\$ 2,373,962
YTD - Deposits and Investment Securities	Y_SO115	\$ 166,613	\$ 112,311	\$ 56,605	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 527,567	\$ 350,640	\$ 176,295	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 1,121,136	\$ 713,581	\$ 361,728	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 277,565	\$ 176,531	\$ 86,229	\$ 353,042	\$ 267,531
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 208,386	\$ 132,880	\$ 66,428	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 8,134	\$ 4,712	\$ 2,411	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 8,113	\$ 4,692	\$ 2,391	N/A	N/A
YTD - Other	Y_SO185	\$ 21	\$ 20	\$ 20	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 834,990	\$ 531,302	\$ 270,685	\$ 1,245,565	\$ 986,022
YTD - Deposits	Y_SO215	\$ 423,768	\$ 272,221	\$ 139,504	\$ 693,193	\$ 552,799
YTD - Escrows	Y_SO225	\$ 323	\$ 219	\$ 108	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 346,538	\$ 223,859	\$ 113,785	\$ 487,516	\$ 386,511
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 19,542	\$ 12,664	\$ 6,096	\$ 19,055	\$ 12,848
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 44,819	\$ 22,339	\$ 11,192	\$ 45,145	\$ 33,281
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	\$ 1,474,411	\$ 959,353	\$ 479,011	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 110,607	\$ 82,474	\$ 48,299	\$ 192,980	\$ 147,651
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,363,804	\$ 876,879	\$ 430,712	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 534,807	\$ 371,100	\$ 202,267	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 2,781	\$ 5,347	\$- 11,704	\$- 8,707	\$- 8,306
YTD - Other Fees and Charges	Y_SO420	\$ 388,834	\$ 253,349	\$ 122,097	\$ 473,718	\$ 348,168
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 75,281	\$ 48,462	\$ 44,629	\$ 160,536	\$ 130,453
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 74,507	\$ 49,035	\$ 45,297	\$ 182,507	\$ 154,166
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 207	\$- 348	\$- 250	\$- 1,886	\$- 1,276
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 117	\$- 161	\$ 94	\$- 605	\$- 507
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 230	\$ 230	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,437	\$ 804	\$ 215	\$ 3,113	\$ 2,338

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,317	\$ 1,264	\$ 1,099	\$ 7,182	\$ 4,786
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 2,300	\$- 2,362	\$- 1,826	\$- 29,775	\$- 29,054
YTD - Other Noninterest Income	Y_SO488	\$ 73,473	\$ 63,942	\$ 47,245	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,187,413	\$ 790,153	\$ 406,738	\$ 1,539,205	\$ 1,171,188
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 528,055	\$ 348,777	\$ 174,435	\$ 692,424	\$ 531,842
YTD - Legal Expense	Y_SO520	\$ 9,539	\$ 6,038	\$ 3,474	\$ 14,530	\$ 11,106
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 292,233	\$ 193,608	\$ 97,558	\$ 394,245	\$ 294,868
YTD - Marketing and Other Professional Services	Y_SO540	\$ 76,648	\$ 49,317	\$ 24,701	\$ 107,835	\$ 80,453
YTD - Loan Servicing Fees	Y_SO550	\$ 3,436	\$ 2,033	\$ 945	\$ 4,087	\$ 2,863
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 64,068	\$ 43,811	\$ 17,938	\$ 76,050	\$ 57,603
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 93	\$- 37	\$ 9	\$ 2,826	\$ 2,698
YTD - Other Noninterest Expense	Y_SO580	\$ 213,341	\$ 146,606	\$ 87,678	\$ 247,208	\$ 189,755
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 711,198	\$ 457,826	\$ 226,241	\$ 914,059	\$ 674,057
YTD - Income Taxes - Total	Y_SO71	\$ 209,577	\$ 136,527	\$ 69,649	\$ 265,958	\$ 195,055
YTD - Federal	Y_SO710	\$ 160,306	\$ 104,328	\$ 53,897	\$ 246,337	\$ 187,810
YTD - State, Local, and Other	Y_SO720	\$ 49,271	\$ 32,199	\$ 15,752	\$ 19,621	\$ 7,245
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 501,621	\$ 321,299	\$ 156,592	\$ 648,101	\$ 479,002
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 108	\$ 108
YTD - Net Income (Loss)	Y_SO91	\$ 501,621	\$ 321,299	\$ 156,592	\$ 648,209	\$ 479,110

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 461,787	\$ 460,985	\$ 440,939	\$ 449,358	\$ 442,181
Net Provision for Loss	VA115	\$ 28,151	\$ 34,571	\$ 48,257	\$ 45,359	\$ 48,054
Transfers	VA125	\$ 44	\$- 91	\$- 949	\$- 632	\$- 1,785
Recoveries	VA135	\$ 10,166	\$ 9,402	\$ 13,532	\$ 11,755	\$ 9,342
Adjustments	VA145	\$ 49,398	\$ 5	\$ 14,601	\$- 2,870	\$ 16
Charge-offs	VA155	\$ 32,793	\$ 42,912	\$ 50,529	\$ 48,376	\$ 46,598
General Valuation Allowances - Ending Balance	VA165	\$ 516,753	\$ 461,960	\$ 465,851	\$ 454,594	\$ 451,210
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,932	\$ 6,923	\$ 6,409	\$ 11,611	\$ 10,767
Net Provision for Loss	VA118	\$ 77	\$- 8	\$ 51	\$ 113	\$ 834

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 44	\$ 91	\$ 949	\$ 632	\$ 1,785
Adjustments	VA148	\$ 4	\$ 404	\$ 0	\$ 0	\$- 2
Charge-offs	VA158	\$ 797	\$ 526	\$ 486	\$ 4,697	\$ 1,696
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,133	\$ 6,884	\$ 6,923	\$ 7,659	\$ 11,688
Total Valuation Allowances - Beginning Balance	VA110	\$ 467,680	\$ 467,908	\$ 447,348	\$ 460,969	\$ 452,948
Net Provision for Loss	VA120	\$ 28,228	\$ 34,563	\$ 48,308	\$ 45,472	\$ 48,888
Recoveries	VA140	\$ 10,166	\$ 9,402	\$ 13,532	\$ 11,755	\$ 9,342
Adjustments	VA150	\$ 49,402	\$ 409	\$ 14,601	\$- 2,870	\$ 14
Charge-offs	VA160	\$ 33,590	\$ 43,438	\$ 51,015	\$ 53,073	\$ 48,294
Total Valuation Allowances - Ending Balance	VA170	\$ 521,886	\$ 468,844	\$ 472,774	\$ 462,253	\$ 462,898
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 32,793	\$ 42,912	\$ 50,529	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA46	\$ 5,294	\$ 9,650	\$ 7,810	\$ 2,183	\$ 5,744
Construction - Total	SUB2030	\$ 13	\$ 13	\$ 118	\$ 21	\$ 253
1-4 Dwelling Units	VA420	\$ 13	\$ 13	\$ 118	\$ 21	\$ 11
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 242
Permanent - Total	SUB2041	\$ 5,281	\$ 9,637	\$ 7,692	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 115	\$ 32	\$ 255	\$ 93	\$ 389
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,255	\$ 1,246	\$ 1,611	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,990	\$ 1,651	\$ 2,099	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 68	\$ 119	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 921	\$ 6,708	\$ 3,659	\$ 599	\$ 2,538
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 27,469	\$ 33,245	\$ 42,675	\$ 46,059	\$ 40,817
Commercial Loans	VA520	\$ 12,841	\$ 16,668	\$ 24,976	\$ 30,655	\$ 25,648
Consumer Loans - Total	SUB2061	\$ 14,628	\$ 16,577	\$ 17,699	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 44	\$ 0	\$ 69	\$ 2,221	\$ 1,389
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 11,984	\$ 13,759	\$ 14,619	\$ 10,249	\$ 10,502
Mobile Home Loans	VA550	\$ 56	\$ 19	\$ 62	\$ 66	\$ 89

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 115	\$ 94	\$ 92	\$ 209	\$ 297
Other	VA560	\$ 2,429	\$ 2,705	\$ 2,857	\$ 2,658	\$ 2,892
Reposessed Assets - Total	VA60	\$ 30	\$ 17	\$ 44	\$ 133	\$ 37
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 17	\$ 44	\$ 19	\$ 12
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 30	\$ 0	\$ 0	\$ 101	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 13	\$ 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	\$ 1	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 10,166	\$ 9,402	\$ 13,532	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 3,141	\$ 1,986	\$ 2,088	\$ 4,605	\$ 1,361
Construction - Total	SUB2130	\$ 0	\$ 7	\$ 0	\$ 255	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 7	\$ 0	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 254	\$ 0
Permanent - Total	SUB2141	\$ 3,141	\$ 1,979	\$ 2,088	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 20	\$ 74	\$ 3	\$ 3	\$ 173
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 135	\$ 317	\$ 366	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,701	\$ 1,458	\$ 1,505	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1,285	\$ 130	\$ 187	\$ 2,594	\$ 225
Land	VA491	\$ 0	\$ 0	\$ 27	\$ 72	\$ 0
Nonmortgage Loans - Total	VA57	\$ 7,022	\$ 7,414	\$ 11,443	\$ 7,150	\$ 7,960
Commercial Loans	VA521	\$ 1,857	\$ 1,939	\$ 4,322	\$ 2,268	\$ 2,165
Consumer Loans - Total	SUB2161	\$ 5,165	\$ 5,475	\$ 7,121	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 1	\$ 0	\$ 5	\$ 283	\$ 655
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 4,602	\$ 4,918	\$ 6,225	\$ 3,995	\$ 4,387

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 4	\$ 5	\$ 4	\$ 5	\$ 6
Credit Cards	VA557	\$ 16	\$ 14	\$ 29	\$ 21	\$ 53
Other	VA561	\$ 542	\$ 538	\$ 858	\$ 578	\$ 694
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 3	\$ 2	\$ 1	\$ 0	\$ 21
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 33	\$ 83	\$ 1,004	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ - 81	\$ 205	\$ 529	\$ 862	\$ 1,592
Construction - Total	SUB2230	\$ 0	\$ 0	\$ - 1	\$ 27	\$ 18
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ - 1	\$ - 1	\$ - 4
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 28	\$ 22
Permanent - Total	SUB2241	\$ - 81	\$ 205	\$ 530	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ - 2	\$ 22	\$ 93	\$ 8	\$ - 996
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 23	\$ - 11	\$ - 11	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ - 60	\$ 140	\$ 404	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ - 35	\$ 60	\$ 50	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ - 7	\$ - 6	\$ - 6	\$ - 8	\$ - 27
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 87	\$ - 145	\$ 365	\$ - 147	\$ 190
Commercial Loans	VA522	\$ 63	\$ - 175	\$ 314	\$ - 181	\$ 373
Consumer Loans - Total	SUB2261	\$ 24	\$ 30	\$ 51	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ - 10	\$ - 5	\$ - 1	\$ 42	\$ - 274
Education Loans	VA532	\$ 1	\$ 1	\$ 0	\$ 1	\$ - 4
Auto Loans	VA542	\$ 12	\$ - 3	\$ 8	\$ 6	\$ - 5
Mobile Home Loans	VA552	\$ - 1	\$ 14	\$ - 9	\$ 0	\$ 0
Credit Cards	VA558	\$ 28	\$ 27	\$ 4	\$ - 45	\$ 42
Other	VA562	\$ - 6	\$ - 4	\$ 49	\$ 30	\$ 58
Reposessed Assets - Total	VA62	\$ 27	\$ 55	\$ 35	\$ 30	\$ 832
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 13
Real Estate - 1-4 Dwelling Units	VA614	\$ 10	\$ 11	\$ - 15	\$ 31	\$ 762
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 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 50	\$- 1	\$ 91
Real Estate - Land	VA629	\$ 17	\$ 44	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$- 8
Real Estate Held for Investment	VA72	\$ 0	\$ 43	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$- 75	\$ 75	\$ 0	\$ 6
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 22,660	\$ 33,593	\$ 38,001	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA49	\$ 2,072	\$ 7,869	\$ 6,251	\$- 1,560	\$ 5,975
Construction - Total	SUB2330	\$ 13	\$ 6	\$ 117	\$- 207	\$ 270
1-4 Dwelling Units	VA425	\$ 13	\$ 6	\$ 117	\$ 19	\$ 6
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$- 226	\$ 264
Permanent - Total	SUB2341	\$ 2,059	\$ 7,863	\$ 6,134	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 93	\$- 20	\$ 345	\$ 98	\$- 780
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,143	\$ 918	\$ 1,234	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,229	\$ 333	\$ 998	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 35	\$ 60	\$ 118	\$ 119	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 371	\$ 6,572	\$ 3,466	\$- 2,003	\$ 2,286
Land	VA495	\$ 0	\$ 0	\$- 27	\$- 72	\$ 0
Nonmortgage Loans - Total	VA59	\$ 20,534	\$ 25,686	\$ 31,597	\$ 38,762	\$ 33,047
Commercial Loans	VA525	\$ 11,047	\$ 14,554	\$ 20,968	\$ 28,206	\$ 23,856
Consumer Loans - Total	SUB2361	\$ 9,487	\$ 11,132	\$ 10,629	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 33	\$- 5	\$ 63	\$ 1,980	\$ 460
Education Loans	VA535	\$ 1	\$ 1	\$ 0	\$ 1	\$- 4
Auto Loans	VA545	\$ 7,394	\$ 8,838	\$ 8,402	\$ 6,260	\$ 6,110
Mobile Home Loans	VA555	\$ 51	\$ 28	\$ 49	\$ 61	\$ 83
Credit Cards	VA559	\$ 127	\$ 107	\$ 67	\$ 143	\$ 286
Other	VA565	\$ 1,881	\$ 2,163	\$ 2,048	\$ 2,110	\$ 2,256
Repossessed Assets - Total	VA65	\$ 57	\$ 72	\$ 79	\$ 163	\$ 869
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$- 13
Real Estate - 1-4 Dwelling Units	VA615	\$ 10	\$ 28	\$ 29	\$ 50	\$ 774

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 30	\$ 0	\$ 50	\$ 100	\$ 91
Real Estate - Land	VA631	\$ 17	\$ 44	\$ 0	\$ 0	\$ 25
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 13	\$- 8
Real Estate Held for Investment	VA75	\$ 0	\$ 43	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 3	\$- 77	\$ 74	\$ 1	\$- 15
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,431	\$ 2,293	\$ 2,482	\$ 3,732	\$ 4,829
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,456	\$ 10,387	\$ 10,989	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,905	\$ 8,443	\$ 4,935	\$ 7,780	\$ 9,508
Construction	VA951	\$ 30	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 3,982	\$ 4,382	\$ 4,873	\$ 5,161	\$ 7,607
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,402	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 491	\$ 4,061	\$ 62	\$ 1,621	\$ 1,661
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 998	\$ 240
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 432,692	\$ 370,596	\$ 399,252	\$ 371,869	\$ 448,168
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 528,541	\$ 555,345	\$ 609,636	\$ 614,199	\$ 666,084
Substandard	VA965	\$ 494,831	\$ 510,561	\$ 539,673	\$ 533,532	\$ 558,483
Doubtful	VA970	\$ 33,710	\$ 44,784	\$ 69,963	\$ 80,667	\$ 107,601
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 603,459	\$ 546,245	\$ 547,512	\$ 631,554	\$ 662,812
Mortgages - Total	SUB2421	\$ 408,953	\$ 370,581	\$ 369,891	N/A	N/A
Construction and Land Loans	SUB2430	\$ 12,635	\$ 8,442	\$ 10,864	\$ 8,564	\$ 14,681
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 333,781	\$ 292,949	\$ 284,084	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 62,815	\$ 69,190	\$ 75,289	\$ 77,234	\$ 67,075
Nonmortgages - Total	SUB2461	\$ 194,506	\$ 175,664	\$ 177,621	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 406,535	\$ 347,939	\$ 307,160	\$ 379,904	\$ 358,832

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 356,886	\$ 292,092	\$ 255,893	\$ 318,077	\$ 300,829
Mortgage Loans - Total	SUB2481	\$ 244,235	\$ 194,990	\$ 172,799	N/A	N/A
Construction	PD115	\$ 10,441	\$ 8,369	\$ 6,786	\$ 4,876	\$ 9,656
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 4,258	\$ 2,830	\$ 3,453	\$ 194,979	\$ 182,662
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 178,592	\$ 143,385	\$ 123,132	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 27,472	\$ 21,075	\$ 17,372	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 612	\$ 138	\$ 466	\$ 575	\$ 2,101
Permanent - Nonresidential Property (Except Land)	PD135	\$ 22,634	\$ 19,193	\$ 21,244	\$ 22,356	\$ 14,275
Permanent - Land	PD138	\$ 226	\$ 0	\$ 346	\$ 0	\$ 115
Nonmortgage Loans - Commercial Loans	PD140	\$ 43,432	\$ 52,109	\$ 39,918	\$ 38,157	\$ 46,876
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 69,219	\$ 44,993	\$ 43,176	N/A	N/A
Loans on Deposits	PD161	\$ 2,504	\$ 320	\$ 528	\$ 512	\$ 269
Home Improvement Loans	PD163	\$ 779	\$ 37	\$ 39	\$ 1,846	\$ 1,501
Education Loans	PD165	\$ 472	\$ 549	\$ 465	\$ 412	\$ 280
Auto Loans	PD167	\$ 51,712	\$ 33,272	\$ 31,407	\$ 38,829	\$ 30,240
Mobile Home Loans	PD169	\$ 4,849	\$ 4,393	\$ 3,249	\$ 5,412	\$ 5,351
Credit Cards	PD171	\$ 162	\$ 201	\$ 184	\$ 2,390	\$ 1,912
Other	PD180	\$ 8,741	\$ 6,221	\$ 7,304	\$ 7,733	\$ 5,591
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,432	\$ 1,425	\$ 471	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 49,649	\$ 55,847	\$ 51,267	\$ 61,827	\$ 58,003
Mortgage Loans - Total	SUB2491	\$ 40,752	\$ 48,912	\$ 43,394	N/A	N/A
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 394	\$ 603	\$ 349	\$ 46,941	\$ 46,044
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 36,789	\$ 37,234	\$ 36,457	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 2,745	\$ 2,470	\$ 2,972	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 488	\$ 600	\$ 560	\$ 199
Permanent - Nonresidential Property (Except Land)	PD235	\$ 824	\$ 8,117	\$ 3,016	\$ 5,599	\$ 3,582
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 262	\$ 183	\$ 317	\$ 636	\$ 1,477
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 8,635	\$ 6,752	\$ 7,556	N/A	N/A
Loans on Deposits	PD261	\$ 114	\$ 91	\$ 136	\$ 161	\$ 118
Home Improvement Loans	PD263	\$ 399	\$ 101	\$ 105	\$ 701	\$ 877

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 529	\$ 581	\$ 607	\$ 289	\$ 316
Auto Loans	PD267	\$ 2,938	\$ 1,711	\$ 1,963	\$ 2,002	\$ 1,691
Mobile Home Loans	PD269	\$ 2,334	\$ 2,530	\$ 2,251	\$ 2,529	\$ 1,905
Credit Cards	PD271	\$ 155	\$ 87	\$ 132	\$ 436	\$ 549
Other	PD280	\$ 2,166	\$ 1,651	\$ 2,362	\$ 1,973	\$ 1,245
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 1,069	\$ 1,035	\$ 202	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 196,924	\$ 198,306	\$ 240,352	\$ 251,650	\$ 303,980
Mortgage Loans - Total	SUB2501	\$ 123,966	\$ 126,679	\$ 153,698	N/A	N/A
Construction	PD315	\$ 1,916	\$ 73	\$ 3,732	\$ 3,682	\$ 4,904
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 792	\$ 788	\$ 1,379	\$ 95,922	\$ 98,237
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 70,215	\$ 71,992	\$ 89,748	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 12,524	\$ 12,572	\$ 9,222	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 859	\$ 909	\$ 1,664	\$ 1,303	\$ 1,687
Permanent - Nonresidential Property (Except Land)	PD335	\$ 37,608	\$ 40,345	\$ 47,953	\$ 46,835	\$ 45,110
Permanent - Land	PD338	\$ 52	\$ 0	\$ 0	\$ 6	\$ 6
Nonmortgage Loans - Commercial Loans	PD340	\$ 71,367	\$ 70,127	\$ 84,434	\$ 101,171	\$ 150,926
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,591	\$ 1,500	\$ 2,220	N/A	N/A
Loans on Deposits	PD361	\$ 23	\$ 69	\$ 36	\$ 40	\$ 38
Home Improvement Loans	PD363	\$ 76	\$ 15	\$ 37	\$ 23	\$ 38
Education Loans	PD365	\$ 43	\$ 24	\$ 33	\$ 363	\$ 237
Auto Loans	PD367	\$ 728	\$ 749	\$ 1,012	\$ 914	\$ 1,387
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 10	\$ 18
Credit Cards	PD371	\$ 20	\$ 38	\$ 37	\$ 282	\$ 339
Other	PD380	\$ 701	\$ 605	\$ 1,065	\$ 1,099	\$ 1,053
Memo - Troubled Debt Restructured Included Above	PD390	\$ 830	\$ 842	\$ 860	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 383	\$ 418	\$ 1,786	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
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	\$ 585,856	\$ 339,724	\$ 361,198	\$ 389,909	\$ 434,747

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Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 508,402	\$ 269,688	\$ 291,701	\$ 310,695	\$ 341,619
100% and greater LTV	LD120	\$ 77,454	\$ 70,036	\$ 69,497	\$ 79,214	\$ 93,128
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 44,934	\$ 12,425	\$ 13,449	\$ 18,093	\$ 21,335
Past Due and Still Accruing - Total	SUB5240	\$ 40,935	\$ 7,980	\$ 8,138	\$ 11,341	\$ 14,617
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 39,773	\$ 7,524	\$ 6,955	\$ 9,503	\$ 12,725
90% up to 100% LTV	LD210	\$ 35,855	\$ 5,712	\$ 4,926	\$ 7,402	\$ 9,143
100% and greater LTV	LD220	\$ 3,918	\$ 1,812	\$ 2,029	\$ 2,101	\$ 3,582
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,162	\$ 456	\$ 1,183	\$ 1,838	\$ 1,892
90% up to 100% LTV	LD230	\$ 818	\$ 274	\$ 862	\$ 986	\$ 1,167
100% and greater LTV	LD240	\$ 344	\$ 182	\$ 321	\$ 852	\$ 725
Nonaccrual - Total	SUB5230	\$ 3,999	\$ 4,445	\$ 5,311	\$ 6,752	\$ 6,718
90% up to 100% LTV	LD250	\$ 3,319	\$ 3,481	\$ 3,948	\$ 4,814	\$ 5,011
100% and greater LTV	LD260	\$ 680	\$ 964	\$ 1,363	\$ 1,938	\$ 1,707
Net Charge-offs - Total	SUB5300	\$ 554	\$ 349	\$ 1,185	\$ 2,462	\$ 1,515
90% up to 100% LTV	LD310	\$ 174	\$ 118	\$ 418	\$ 538	\$ 410
100% and greater LTV	LD320	\$ 380	\$ 231	\$ 767	\$ 1,924	\$ 1,105
Purchases - Total	SUB5320	\$ 266,757	\$ 13,674	\$ 10,421	\$ 12,838	\$ 30,974
90% up to 100% LTV	LD410	\$ 253,671	\$ 11,714	\$ 9,357	\$ 10,856	\$ 24,059
100% and greater LTV	LD420	\$ 13,086	\$ 1,960	\$ 1,064	\$ 1,982	\$ 6,915
Originations - Total	SUB5330	\$ 23,286	\$ 28,153	\$ 24,275	\$ 29,604	\$ 39,795
90% up to 100% LTV	LD430	\$ 21,669	\$ 23,592	\$ 22,489	\$ 22,512	\$ 29,635
100% and greater LTV	LD440	\$ 1,617	\$ 4,561	\$ 1,786	\$ 7,092	\$ 10,160
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 941
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 386
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 555

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,101,372	\$ 1,090,238	\$ 973,386	\$ 1,095,669	\$ 1,040,260
Mortgage Construction Loans	CC105	\$ 914,745	\$ 950,815	\$ 856,313	\$ 1,014,881	\$ 892,034
Other Mortgage Loans	CC115	\$ 186,627	\$ 139,423	\$ 117,073	\$ 80,788	\$ 148,226
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 738,988	\$ 731,787	\$ 707,505	\$ 573,698	\$ 443,142
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,665,971	\$ 1,528,730	\$ 1,302,865	\$ 1,178,985	\$ 1,504,829
1-4 Dwelling Units	CC280	\$ 1,079,564	\$ 1,014,202	\$ 905,597	\$ 804,534	\$ 1,056,187

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 34,316	\$ 13,349	\$ 8,604	\$ 22,126	\$ 20,158
All Other Real Estate	CC300	\$ 552,091	\$ 501,179	\$ 388,664	\$ 352,325	\$ 428,484
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 849,876	\$ 1,009,603	\$ 948,432	\$ 755,280	\$ 814,132
Commitments Outstanding to Purchase Loans	CC320	\$ 27,949	\$ 68,884	\$ 2,170	\$ 5,596	\$ 1,069,113
Commitments Outstanding to Sell Loans	CC330	\$ 60,258	\$ 52,804	\$ 116,136	\$ 89,256	\$ 141,932
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 5,119	\$ 66,030	\$ 168,732	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 122,628	\$ 231,975	\$ 382,326	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 336,659	\$ 240,398	\$ 273,232	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 280,520	\$ 191,490	\$ 212,914	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 8,975,734	\$ 7,960,700	\$ 7,694,434	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,189,053	\$ 2,940,240	\$ 2,746,845	N/A	N/A
Commercial Lines	CC420	\$ 5,414,200	\$ 4,630,030	\$ 4,542,512	\$ 4,580,779	\$ 4,623,813
Open-End Consumer Lines - Credit Cards	CC423	\$ 52,382	\$ 50,279	\$ 41,653	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 320,099	\$ 340,151	\$ 363,424	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,900,840	\$ 1,702,723	\$ 1,598,376	\$ 1,546,835	\$ 1,404,864
Commercial	CC430	\$ 16,232	\$ 10,030	\$ 17,512	\$ 23,068	\$ 20,334
Standby, Not Included on CC465 or CC468	CC435	\$ 1,884,608	\$ 1,692,693	\$ 1,580,864	\$ 1,523,767	\$ 1,384,530
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,589,133	\$ 1,644,035	\$ 1,692,432	\$ 1,939,183	\$ 2,068,675
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 15,663	\$ 17,272	\$ 19,332	\$ 43,743	\$ 45,414
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 164,984	\$ 155,340	\$ 150,892	\$ 91,322	\$ 93,869
Other Contingent Liabilities	CC480	\$ 512,314	\$ 440,084	\$ 509,217	\$ 506,335	\$ 559,717
Contingent Assets	CC490	\$ 140,422	\$ 96,841	\$ 165,538	\$ 163,856	\$ 221,371

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,412,850	\$ 2,649,792	\$ 2,679,026	N/A	N/A
Pass-Through Securities	CF143	\$ 812,281	\$ 1,631,980	\$ 1,666,390	\$ 2,994,370	\$ 2,973,002
Other Mortgage-Backed Securities	CF153	\$ 600,569	\$ 1,017,812	\$ 1,012,636	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,695,425	\$ 146,238	\$ 1,099,953	N/A	N/A
Pass-Through Securities	CF145	\$ 1,586,298	\$ 80,299	\$ 892,075	\$ 449,531	\$ 882,665
Other Mortgage-Backed Securities	CF155	\$ 109,127	\$ 65,939	\$ 207,878	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 282,575	\$ 2,503,554	\$ 1,579,073	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$ 217,237	\$- 1,180,888	\$- 469,354	\$ 890,600	\$ 2,069,581
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 237,018	\$- 901,312	\$ 153,211	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,574,360	\$ 3,991,532	\$ 2,759,055	N/A	N/A
Construction Loans - Total	SUB3840	\$ 277,495	\$ 289,235	\$ 294,988	\$ 351,302	\$ 379,498
1-4 Dwelling Units	CF190	\$ 157,969	\$ 166,913	\$ 161,603	\$ 213,861	\$ 207,526
Multifamily (5 or more) Dwelling Units	CF200	\$ 22,839	\$ 28,077	\$ 45,808	\$ 32,911	\$ 37,144
Nonresidential	CF210	\$ 96,687	\$ 94,245	\$ 87,577	\$ 104,530	\$ 134,828
Permanent Loans - Total	SUB3851	\$ 3,296,865	\$ 3,702,297	\$ 2,464,067	N/A	N/A
1-4 Dwelling Units	CF225	\$ 2,575,432	\$ 2,923,932	\$ 1,693,891	\$ 1,985,930	\$ 3,979,365
Multifamily (5 or more) Dwelling Units	CF245	\$ 63,846	\$ 61,282	\$ 59,260	\$ 67,026	\$ 79,638
Nonresidential (Except Land)	CF260	\$ 612,460	\$ 683,992	\$ 687,153	\$ 623,044	\$ 729,707
Land	CF270	\$ 45,127	\$ 33,091	\$ 23,763	\$ 26,422	\$ 23,793
Loans and Participations Purchased - Total	SUB3880	\$ 2,011,905	\$ 1,080,821	\$ 607,086	\$ 2,132,664	\$ 986,049
Secured by 1-4 Dwelling Units	CF280	\$ 2,001,901	\$ 1,076,031	\$ 602,991	\$ 2,127,685	\$ 969,616
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 583	\$ 14,232
Secured by Nonresidential	CF300	\$ 10,004	\$ 4,790	\$ 4,095	\$ 4,396	\$ 2,201
Loans and Participations Sold - Total	SUB3890	\$ 565,526	\$ 634,923	\$ 791,060	\$ 1,038,415	\$ 1,516,427
Secured by 1-4 Dwelling Units	CF310	\$ 563,126	\$ 634,923	\$ 790,240	\$ 1,031,365	\$ 1,511,680
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 1,838	\$ 2,697
Secured by Nonresidential	CF330	\$ 2,400	\$ 0	\$ 820	\$ 5,212	\$ 2,050
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 1,446,379	\$ 445,898	\$- 183,974	\$ 1,094,249	\$- 530,378
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,005,138	\$ 3,354,368	\$ 2,667,113	\$ 2,795,633	\$ 4,366,920
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 10,816	\$ 12,570	\$ 68,906	\$- 39,852	\$- 42,150
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 305,994	\$ 438,659	\$ 304,045	\$ 268,899	\$ 779,297
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 2,026,417	\$ 1,095,632	\$- 23,126	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 4,881,684	\$ 4,628,207	\$ 3,933,973	\$ 4,225,083	\$ 4,335,609
Commercial	CF390	\$ 4,135,025	\$ 3,654,419	\$ 3,051,114	\$ 3,565,339	\$ 3,344,150
Consumer	CF400	\$ 746,659	\$ 973,788	\$ 882,859	\$ 659,744	\$ 991,459
Nonmortgage Loans - Sales - Total	SUB3915	\$ 30,686	\$ 40,445	\$ 20,735	N/A	N/A
Commercial	CF395	\$ 0	\$ 29	\$ 188	N/A	N/A
Consumer	CF405	\$ 30,686	\$ 40,416	\$ 20,547	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 4,850,998	\$ 4,587,762	\$ 3,913,238	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 73,639	\$ 986,765	\$ 523,869	\$ 42,887	\$- 47,827
New Deposits Received less Deposits Withdrawn	CF420	\$- 209,303	\$ 852,614	\$ 401,962	\$- 122,683	\$- 196,208
Interest Credited to Deposits	CF430	\$ 135,664	\$ 134,151	\$ 121,907	\$ 165,570	\$ 148,381
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 3,649,409	\$ 0	\$ 1,252,159	\$- 22,267	\$ 29,193

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,499,488	\$ 1,191,861	\$ 850,801	N/A	N/A
Fully Insured	DI100	\$ 1,415,060	\$ 1,105,484	\$ 744,965	\$ 670,754	\$ 556,646
Other	DI110	\$ 84,428	\$ 86,377	\$ 105,836	\$ 33,545	\$ 28,531
Deposits with Balances - \$100,000 or Less	DI120	\$ 30,331,605	\$ 29,395,968	\$ 29,736,722	\$ 30,550,450	\$ 31,239,759
Deposits with Balances - Greater than \$100,000	DI130	\$ 17,483,766	\$ 15,277,550	\$ 14,482,544	\$ 13,561,620	\$ 13,513,612
Number of Deposit Accounts - Total	SUB4062	3,929,714	3,719,206	3,819,381	N/A	N/A
Balances of \$100,000 or Less	DI150	3,866,617	3,661,639	3,762,365	3,898,704	4,015,585
Balances Greater than \$100,000	DI160	63,097	57,567	57,016	58,103	58,254
IRA/Keogh Accounts	DI200	\$ 2,486,186	\$ 2,571,530	\$ 2,611,970	\$ 2,728,096	\$ 2,825,309
Uninsured Deposits	DI210	\$ 11,244,464	\$ 9,556,111	\$ 8,848,959	\$ 7,805,548	\$ 7,729,656
Preferred Deposits	DI220	\$ 1,821,241	\$ 1,423,926	\$ 1,022,203	\$ 1,019,732	\$ 1,171,756
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 15,445,472	\$ 14,112,588	\$ 13,324,622	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,840,638	\$ 9,257,373	\$ 9,388,837	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 9,076,820	\$ 8,964,577	\$ 9,030,162	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 13,452,440	\$ 12,338,972	\$ 12,475,641	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,965,824	\$ 5,794,627	\$ 5,442,118	\$ 5,261,415	\$ 5,230,391
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 31,705	\$ 38,801	\$ 31,573	\$ 26,653	\$ 36,101
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 871,195	\$ 149,825	\$ 157,418	\$ 253,076	\$ 241,895
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 7,186	\$ 1,809	\$ 4,321	\$ 801	\$ 1,068
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 369,935	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 7,485	\$ 8,246	\$ 7,689	\$ 0	\$ 0
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	\$ 3,649,409	\$ 0	\$ 1,262,503	\$ 0	\$ 29,228
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 3,649,409	\$ 0	\$ 1,262,503	\$ 0	\$ 29,228
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 10,344	\$ 22,267	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	13,396	12,777	12,706	13,077	13,104
Assets Held in Trading Accounts	SI375	\$ 103,166	\$ 60,727	\$ 65,507	\$ 86,094	\$ 43,606
Available-for-Sale Securities	SI385	\$ 14,949,732	\$ 15,782,396	\$ 17,440,637	\$ 17,303,317	\$ 18,794,237
Assets Held for Sale	SI387	\$ 430,989	\$ 404,419	\$ 422,453	\$ 201,815	\$ 453,248
Loans Serviced for Others	SI390	\$ 9,035,946	\$ 9,239,716	\$ 9,333,061	\$ 9,809,732	\$ 7,287,035
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 18,368	\$ 19,971	\$ 22,916	\$ 46,387	\$ 48,152
Other Residual Interests	SI404	\$ 58,311	\$ 58,152	\$ 57,996	\$ 58,807	\$ 58,646
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.97%	84.79%	85.01%	84.83%	82.80%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.05%	84.97%	84.64%	85.18%	83.66%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.84%	84.93%	84.91%	85.22%	83.70%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	91.34%	89.79%	89.79%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 653,866	\$ 539,978	\$ 554,140	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 150,738	\$ 86,096	\$ 84,200	\$ 93,291	\$ 92,020
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	91	79	109	97	100
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 6,349,102	\$ 6,512,849	\$ 5,940,233	\$ 6,193,111	\$ 6,266,348
Net Income (Loss) (SO91)	SI610	\$ 181,317	\$ 166,135	\$ 156,592	\$ 162,969	\$ 139,536
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 140,872	\$ 9,451	\$ 10,570	\$ 107,634	\$ 19,932
Stock Issued	SI640	\$ 0	\$ 12,550	\$ 0	\$ 0	\$ 939
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 327
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,133	\$ 12,845	\$ 424,410	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ - 9,887	\$ 0	\$ 0	\$ 48,325
Other Comprehensive Income	SI662	\$ 133,372	\$ - 299,629	\$ 80,774	N/A	N/A
Prior Period Adjustments	SI668	\$ - 3	\$ 1,456	\$ 8	N/A	N/A
Other Adjustments	SI671	\$ 1,141,633	\$ 489	\$ 5,853	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 7,669,682	\$ 6,387,357	\$ 6,597,300	\$ 6,201,416	\$ 6,326,324
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 8,052	\$ 2,015	\$ 2,405	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 799	\$ 1,034	\$ 2,960	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	7 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 13,370	\$ 8,230	\$ 12,013	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 4,651	\$ 4,258	\$ 4,237	\$ 3,988	\$ 4,293
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 74,968,124	\$ 69,828,218	\$ 67,969,731	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,431,788	\$ 5,503,694	\$ 9,759,716	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 48,012,142	\$ 44,464,991	\$ 43,592,010	N/A	N/A
Nonmortgage Loans	SI885	\$ 13,760,518	\$ 12,828,146	\$ 11,957,929	N/A	N/A
Deposits and Excrows	SI890	\$ 42,206,227	\$ 38,998,114	\$ 42,985,467	N/A	N/A
Total Borrowings	SI895	\$ 19,677,038	\$ 18,583,130	\$ 17,769,398	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	12	15	10	15	39
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,171	\$ 3,107	\$ 1,378	\$ 1,817	\$ 4,941
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.84	4.75	4.62	4.47	4.22
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.63	7.30	6.85	6.65	5.68

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	1
Change in Control of Association?	SQ130	1	2	0	0	2
Merger Accounted for under the Purchase Method?	SQ160	1	1	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
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	2	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	16	18	18	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 137,969,384	\$ 131,038,586	\$ 133,330,809	\$ 129,090,323	\$ 109,276,001
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,163,207	\$ 1,864,189	\$ 2,035,600	\$ 1,871,720	\$ 1,634,071
Personal Trust and Agency Accounts	FS210	\$ 405,645	\$ 345,281	\$ 340,300	\$ 318,032	\$ 284,581
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 167,524	\$ 159,920	\$ 157,776	\$ 149,872	\$ 1,096,202
Employee Benefit - Defined Contribution	FS220	\$ 71,087	\$ 67,980	\$ 65,608	\$ 98,068	\$ 71,222
Employee Benefit - Defined Benefit	FS230	\$ 46,366	\$ 46,907	\$ 44,273	\$ 7,598	\$ 7,317
Other Retirement Accounts	FS240	\$ 50,071	\$ 45,033	\$ 47,895	\$ 44,206	\$ 1,017,663
Corporate Trust and Agency Accounts	FS250	\$ 13,644	\$ 10,717	\$ 8,112	\$ 8,406	\$ 8,025
Investment Management Agency Accounts	FS260	\$ 304,941	\$ 271,726	\$ 266,632	\$ 257,067	\$ 245,263
Other Fiduciary Accounts	FS270	\$ 1,271,453	\$ 1,076,545	\$ 1,262,780	\$ 1,138,343	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 15,017,575	\$ 13,433,879	\$ 10,931,363	\$ 11,534,691	\$ 10,303,846
Personal Trust and Agency Accounts	FS211	\$ 255,495	\$ 238,569	\$ 231,681	\$ 237,536	\$ 203,943
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 14,757,143	\$ 13,190,408	\$ 10,694,789	\$ 11,292,270	\$ 10,092,221
Employee Benefit - Defined Contribution	FS221	\$ 2,925,334	\$ 2,970,007	\$ 3,118,558	\$ 3,065,454	\$ 2,742,719
Employee Benefit - Defined Benefit	FS231	\$ 7,804,231	\$ 7,357,358	\$ 7,214,295	\$ 7,861,836	\$ 7,024,972
Other Retirement Accounts	FS241	\$ 4,027,578	\$ 2,863,043	\$ 361,936	\$ 364,980	\$ 324,530
Corporate Trust and Agency Accounts	FS251	\$ 4,259	\$ 4,250	\$ 4,242	\$ 4,235	\$ 4,828
Other Fiduciary Accounts	FS271	\$ 678	\$ 652	\$ 651	\$ 650	\$ 2,854
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 120,788,602	\$ 115,740,518	\$ 120,363,846	\$ 115,683,912	\$ 97,338,084
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,449	1,374	1,372	1,362	1,295
Personal Trust and Agency Accounts	FS212	870	846	849	829	773
Retirement-related Trust and Agency Accounts - Total	SUB6120	209	186	177	181	169
Employee Benefit - Defined Contribution	FS222	50	49	46	49	38
Employee Benefit - Defined Benefit	FS232	6	6	8	4	4
Other Retirement Accounts	FS242	153	131	123	128	127
Corporate Trust and Agency Accounts	FS252	25	18	6	6	4
Investment Management Agency Accounts	FS262	328	310	328	339	349
Other Fiduciary Accounts	FS272	17	14	12	7	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	13,262	13,171	12,193	12,045	11,681
Personal Trust and Agency Accounts	FS213	390	365	337	322	318
Retirement-related Trust and Agency Accounts - Total	SUB6130	12,867	12,803	11,853	11,720	11,356
Employee Benefit - Defined Contribution	FS223	8,488	8,479	8,433	8,304	8,142
Employee Benefit - Defined Benefit	FS233	2,051	2,038	1,867	1,853	1,821
Other Retirement Accounts	FS243	2,328	2,286	1,553	1,563	1,393
Corporate Trust and Agency Accounts	FS253	2	2	2	2	5
Other Fiduciary Accounts	FS273	3	1	1	1	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	226,787	229,632	231,753	232,737	234,180
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 75,466	\$ 49,893	\$ 24,106	\$ 88,607	\$ 60,163
Personal Trust and Agency Accounts	FS310	\$ 2,085	\$ 1,500	\$ 753	\$ 2,615	\$ 1,948

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 8,659	\$ 5,291	\$ 2,089	\$ 8,655	\$ 6,342
Employee Benefit - Defined Contribution	FS320	\$ 2,138	\$ 1,359	\$ 712	\$ 2,907	\$ 1,821
Employee Benefit - Defined Benefit	FS330	\$ 4,185	\$ 2,772	\$ 1,252	\$ 5,111	\$ 3,644
Other Retirement Accounts	FS340	\$ 2,336	\$ 1,160	\$ 125	\$ 637	\$ 877
Corporate Trust and Agency Accounts	FS350	\$ 24	\$ 14	\$ 6	\$ 45	\$ 39
Investment Management Agency Accounts	FS360	\$ 1,303	\$ 632	\$ 307	\$ 1,516	\$ 765
Other Fiduciary Accounts	FS370	\$ 658	\$ 391	\$ 217	\$ 783	\$ 24
Custody and Safekeeping Accounts	FS380	\$ 62,520	\$ 41,897	\$ 20,624	\$ 74,744	\$ 50,885
Other Fiduciary and Related Services	FS390	\$ 217	\$ 168	\$ 110	\$ 249	\$ 160
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 70,436	\$ 424	\$ 221	\$ 81,763	\$ 55,337
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 162	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 44	\$ 28	\$ 13	\$ 48	\$ 36
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 5,074	\$ 49,497	\$ 23,898	\$ 6,730	\$ 4,862
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 180,145	\$ 1,202,545	\$ 1,586,428	\$ 318,032	\$ 86,536
Non-Interest-Bearing Deposits	FS410	\$ - 100	\$ - 19	\$ 671	\$ 507	\$ - 19
Interest-Bearing Deposits	FS415	\$ 150	\$ 260	\$ 1,528	\$ 1,638	\$ 237
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 3,813	\$ 27,445	\$ 49,902	\$ 28,105	\$ 2,448
State, County and Municipal Obligations	FS425	\$ 9,192	\$ 8,433	\$ 37,892	\$ 38,240	\$ 9,787
Money Market Mutual Funds	FS430	\$ 77,512	\$ 82,718	\$ 96,806	\$ 36,957	\$ 8,483
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,602	\$ 10,638	\$ 19,990	\$ 11,062	\$ 1,988
Common and Preferred Stock	FS445	\$ 82,847	\$ 1,070,206	\$ 1,369,462	\$ 190,830	\$ 60,742
Real Estate Mortgages	FS450	\$ 450	\$ 1,267	\$ 2,769	\$ 1,722	\$ 1,653
Real Estate	FS455	\$ 574	\$ 264	\$ 3,580	\$ 3,668	\$ 842
Miscellaneous Assets	FS460	\$ 2,105	\$ 1,333	\$ 3,828	\$ 5,303	\$ 375
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

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	1	1	1	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	1	1	1	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 102	\$ 102	\$ 102	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 102	\$ 102	\$ 102	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 162	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 162	\$ 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

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 7,669,691	\$ 6,387,360	\$ 6,597,308	\$ 6,201,418	\$ 6,326,332
Equity Capital Deductions - Total	SUB1631	\$ 2,410,275	\$ 1,565,772	\$ 1,584,375	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,927	\$ 1,943	\$ 1,960	\$ 7,070	\$ 6,553
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,402,741	\$ 1,559,091	\$ 1,575,026	\$ 1,330,118	\$ 1,412,769
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,607	\$ 4,738	\$ 7,389	\$ 11,590	\$ 8,616
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 219,607	\$ 349,354	\$ 67,527	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 80,476	\$ 210,611	\$- 70,871	\$ 11,657	\$- 33,775
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139,048	\$ 138,708	\$ 138,345	\$ 138,827	\$ 138,263
Other	CCR195	\$ 83	\$ 35	\$ 53	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 5,479,023	\$ 5,170,942	\$ 5,080,460	\$ 5,003,124	\$ 5,002,882
Total Assets (SC60)	CCR205	\$ 76,979,703	\$ 70,429,393	\$ 69,345,642	\$ 69,045,392	\$ 67,692,512
Asset Deductions - Total	SUB1651	\$ 2,410,275	\$ 1,565,772	\$ 1,584,375	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,927	\$ 1,943	\$ 1,960	\$ 15,738	\$ 17,095
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,402,741	\$ 1,559,091	\$ 1,575,026	\$ 1,330,118	\$ 1,412,769
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,607	\$ 4,738	\$ 7,389	\$ 11,590	\$ 8,616
Other	CCR275	\$ 0	\$ 0	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$- 5,443	\$ 183,860	\$- 250,325	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 5,526	\$ 183,825	\$- 250,378	\$- 134,654	\$- 219,099
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 83	\$ 35	\$ 53	N/A	N/A
Adjusted Total Assets	CCR25	\$ 74,563,985	\$ 69,047,481	\$ 67,510,942	\$ 67,553,292	\$ 66,034,933
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,919,088	\$ 2,698,137	\$ 2,619,068	\$ 2,641,570	\$ 2,547,604
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 5,479,023	\$ 5,170,942	\$ 5,080,460	\$ 5,003,124	\$ 5,002,882
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 10,272	\$ 10,194	\$ 12,903	\$ 12,624	\$ 14,589
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 795,523	\$ 795,419	\$ 795,352	\$ 795,235	\$ 795,119

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 512,440	\$ 458,643	\$ 460,713	\$ 449,826	\$ 446,701
Tier 2 Capital - Other	CCR355	\$ 54	\$ 52	\$ 51	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,318,289	\$ 1,264,308	\$ 1,269,019	\$ 1,257,685	\$ 1,256,409
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,318,289	\$ 1,264,308	\$ 1,269,019	\$ 1,257,685	\$ 1,256,409
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,351	\$ 1,307	\$ 1,308	\$ 1,309	\$ 1,310
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 54,176	\$ 55,798	\$ 58,753	\$ 83,211	\$ 61,028
Total Risk-Based Capital	CCR39	\$ 6,741,785	\$ 6,378,145	\$ 6,289,418	\$ 6,176,289	\$ 6,196,953
0% R/W Category - Cash	CCR400	\$ 440,719	\$ 429,647	\$ 409,721	\$ 499,937	\$ 430,525
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,672,570	\$ 1,654,569	\$ 1,773,601	\$ 1,948,291	\$ 2,096,039
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,156	\$ 1,497	\$ 1,497	\$ 1,795	\$ 1,696
0% R/W Category - Other	CCR415	\$ 112,898	\$ 205,076	\$ 138,179	\$ 155,661	\$ 292,119
0% R/W Category - Assets Total	CCR420	\$ 2,228,343	\$ 2,290,789	\$ 2,322,998	\$ 2,605,684	\$ 2,820,379
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	\$ 14,451,422	\$ 15,403,903	\$ 14,903,795	\$ 14,738,963	\$ 13,301,106
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,613,262	\$ 1,703,534	\$ 1,886,542	\$ 1,796,390	\$ 2,173,526
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,170,614	\$ 1,155,418	\$ 1,082,702	\$ 1,266,361	\$ 1,257,559
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,116,092	\$ 808,772	\$ 842,607	\$ 908,012	\$ 1,083,956
20% R/W Category - Other	CCR450	\$ 738,757	\$ 924,752	\$ 887,913	\$ 992,192	\$ 940,777
20% R/W Category - Assets Total	CCR455	\$ 19,090,147	\$ 19,996,379	\$ 19,603,559	\$ 19,701,918	\$ 18,756,924
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,818,028	\$ 3,999,276	\$ 3,920,710	\$ 3,940,386	\$ 3,751,381
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 19,839,380	\$ 16,406,457	\$ 16,060,040	\$ 16,618,062	\$ 16,645,986
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 583,434	\$ 534,951	\$ 589,101	\$ 638,108	\$ 662,503
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 525	\$ 1,465	\$ 3,317	\$ 486	\$ 536,719
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 34,423	\$ 30,644	\$ 37,018	\$ 63,391	\$ 116,441
50% R/W Category - Other	CCR480	\$ 505,641	\$ 463,873	\$ 543,848	\$ 516,866	\$ 537,027
50% R/W Category - Assets Total	CCR485	\$ 20,963,403	\$ 17,437,390	\$ 17,233,324	\$ 17,836,913	\$ 18,498,676
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,481,713	\$ 8,718,704	\$ 8,616,676	\$ 8,918,457	\$ 9,249,336

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 816,275	\$ 641,493	\$ 502,029	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 38,026,725	\$ 34,433,094	\$ 33,731,536	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 38,843,000	\$ 35,074,587	\$ 34,233,565	\$ 32,845,032	\$ 32,606,236
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 38,843,000	\$ 35,074,587	\$ 34,233,565	\$ 32,845,032	\$ 32,606,236
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,647
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20,588
Assets to Risk-Weight	CCR64	\$ 81,124,893	\$ 74,799,145	\$ 73,393,446	\$ 72,989,547	\$ 72,683,862
Subtotal Risk-Weighted Assets	CCR75	\$ 53,142,732	\$ 47,792,557	\$ 46,770,941	\$ 45,703,876	\$ 45,627,548
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,256	\$ 2,892	\$ 4,516	\$ 4,202	\$ 721
Total Risk-Weighted Assets	CCR78	\$ 53,139,476	\$ 47,789,665	\$ 46,766,425	\$ 45,699,674	\$ 45,626,827
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,251,157	\$ 3,823,170	\$ 3,741,312	\$ 3,655,978	\$ 3,650,147
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.35%	7.49%	7.53%	7.41%	7.58%
Total Risk-Based Capital Ratio	CCR820	12.69%	13.35%	13.45%	13.51%	13.58%
Tier 1 Risk-Based Capital Ratio	CCR830	10.21%	10.70%	10.74%	10.77%	10.83%
Tangible Equity Ratio	CCR840	7.35%	7.49%	7.52%	7.41%	7.58%

***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.