

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:40 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	43	45	46	47	48

Schedule NS --- Optional Narrative Statement		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,232,476	\$ 6,117,767	\$ 6,621,609	\$ 6,523,494	\$ 6,629,070
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,016,727	\$ 1,007,595	\$ 1,095,612	\$ 1,199,230	\$ 1,078,679
Interest-Earning Deposits in FHLBs	SC112	\$ 345,859	\$ 331,387	\$ 313,752	\$ 352,805	\$ 491,460
Other Interest-Earning Deposits	SC118	\$ 160,312	\$ 333,687	\$ 307,882	\$ 170,571	\$ 172,631
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 52,901	\$ 282,167	\$ 448,443	\$ 202,998	\$ 203,676
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,013,436	\$ 1,185,657	\$ 1,265,227	\$ 1,448,855	\$ 1,358,659
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,265,259	\$ 1,374,007	\$ 1,340,394	\$ 1,384,964	\$ 1,419,001
State and Municipal Obligations	SC180	\$ 993,395	\$ 1,000,473	\$ 1,132,819	\$ 1,040,388	\$ 1,107,927
Securities Backed by Nonmortgage Loans	SC182	\$ 51,962	\$ 52,229	\$ 52,603	\$ 56,127	\$ 55,336
Other Investment Securities	SC185	\$ 307,809	\$ 522,490	\$ 630,049	\$ 636,025	\$ 706,858
Accrued Interest Receivable	SC191	\$ 24,816	\$ 28,075	\$ 34,828	\$ 31,531	\$ 34,843
Mortgage-Backed Securities - Gross	SUB0072	\$ 11,846,017	\$ 13,162,201	\$ 15,774,870	\$ 16,564,075	\$ 16,400,556
Mortgage-Backed Securities - Total	SC22	\$ 11,846,017	\$ 13,162,201	\$ 15,774,870	\$ 16,564,075	\$ 16,400,556
Pass-Through - Total	SUB0073	\$ 9,090,268	\$ 9,843,966	\$ 12,290,901	\$ 13,267,072	\$ 12,632,180
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 7,314,491	\$ 7,316,261	\$ 10,097,098	\$ 10,998,212	\$ 10,399,557
Other Pass-Through	SC215	\$ 1,775,777	\$ 2,527,705	\$ 2,193,803	\$ 2,268,860	\$ 2,232,623
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 2,699,565	\$ 3,264,520	\$ 3,416,003	\$ 3,227,273	\$ 3,701,797
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,494,378	\$ 1,418,969	\$ 427,653	\$ 265,226	\$ 663,721
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 174,379	\$ 751,209	\$ 1,267,652	\$ 1,317,193	\$ 1,195,174
Other	SC222	\$ 1,030,808	\$ 1,094,342	\$ 1,720,698	\$ 1,644,854	\$ 1,842,902
Accrued Interest Receivable	SC228	\$ 56,184	\$ 53,715	\$ 67,966	\$ 69,730	\$ 66,579

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 36,787,813	\$ 35,440,592	\$ 33,876,865	\$ 28,804,092	\$ 28,196,428
Mortgage Loans - Total	SC26	\$ 36,518,592	\$ 35,215,100	\$ 33,657,232	\$ 28,593,081	\$ 27,987,386
Construction Loans - Total	SUB0100	\$ 1,639,567	\$ 1,536,847	\$ 1,435,811	\$ 1,304,721	\$ 1,228,344
Residential - Total	SUB0110	\$ 1,009,465	\$ 954,634	\$ 789,692	\$ 679,962	\$ 610,083
1-4 Dwelling Units	SC230	\$ 709,601	\$ 691,559	\$ 606,284	\$ 474,768	\$ 428,125
Multifamily (5 or more) Dwelling Units	SC235	\$ 299,864	\$ 263,075	\$ 183,408	\$ 205,194	\$ 181,958
Nonresidential Property	SC240	\$ 630,102	\$ 582,213	\$ 646,119	\$ 624,759	\$ 618,261
Permanent Loans - Total	SUB0121	\$ 34,982,613	\$ 33,746,755	\$ 32,292,413	\$ 27,378,417	\$ 26,846,556
Residential - Total	SUB0131	\$ 28,945,911	\$ 27,620,281	\$ 26,102,136	\$ 21,943,369	\$ 21,416,560
1-4 Dwelling Units - Total	SUB0141	\$ 28,244,582	\$ 26,912,968	\$ 25,430,481	\$ 21,314,615	\$ 20,752,254
Revolving Open-End Loans	SC251	\$ 3,487,441	\$ 3,424,678	\$ 3,268,776	\$ 2,916,921	\$ 2,745,435
All Other - First Liens	SC254	\$ 20,796,579	\$ 19,445,285	\$ 18,706,005	\$ 15,429,926	\$ 15,146,941
All Other - Junior Liens	SC255	\$ 3,960,562	\$ 4,043,005	\$ 3,455,700	\$ 2,967,768	\$ 2,859,878
Multifamily (5 or more) Dwelling Units	SC256	\$ 701,329	\$ 707,313	\$ 671,655	\$ 628,754	\$ 664,306
Nonresidential Property (Except Land)	SC260	\$ 5,785,668	\$ 5,867,555	\$ 5,990,457	\$ 5,246,260	\$ 5,251,225
Land	SC265	\$ 251,034	\$ 258,919	\$ 199,820	\$ 188,788	\$ 178,771
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,129,035	\$ 1,580,724	\$ 5,186,697	\$ 1,104,186	N/A
Accrued Interest Receivable	SC272	\$ 159,709	\$ 152,311	\$ 141,886	\$ 117,295	\$ 115,612
Advances for Taxes and Insurance	SC275	\$ 5,924	\$ 4,679	\$ 6,755	\$ 3,659	\$ 5,916
Allowance for Loan and Lease Losses	SC283	\$ 269,221	\$ 225,492	\$ 219,633	\$ 211,011	\$ 209,042
Nonmortgage Loans - Gross	SUB0162	\$ 14,319,103	\$ 14,386,915	\$ 14,246,018	\$ 13,143,279	\$ 12,763,387
Nonmortgage Loans - Total	SC31	\$ 14,062,000	\$ 14,084,890	\$ 13,949,599	\$ 12,892,673	\$ 12,507,070
Commercial Loans - Total	SC32	\$ 8,819,315	\$ 8,608,064	\$ 8,310,275	\$ 7,926,705	\$ 7,671,177
Secured	SC300	\$ 7,619,194	\$ 7,408,106	\$ 7,109,212	\$ 6,801,138	\$ 6,581,712
Unsecured	SC303	\$ 945,360	\$ 941,049	\$ 937,872	\$ 845,270	\$ 778,019
Lease Receivables	SC306	\$ 254,761	\$ 258,909	\$ 263,191	\$ 280,297	\$ 311,446
Consumer Loans - Total	SC35	\$ 5,424,076	\$ 5,708,781	\$ 5,872,833	\$ 5,155,101	\$ 5,033,452
Loans on Deposits	SC310	\$ 27,612	\$ 28,575	\$ 31,250	\$ 27,016	\$ 30,108
Home Improvement Loans (Not secured by real estate)	SC316	\$ 9,774	\$ 15,384	\$ 15,701	\$ 16,095	\$ 16,704
Education Loans	SC320	\$ 168,200	\$ 150,072	\$ 130,423	\$ 113,977	\$ 136,853
Auto Loans	SC323	\$ 4,284,756	\$ 4,467,792	\$ 4,605,435	\$ 3,868,255	\$ 3,876,757
Mobile Home Loans	SC326	\$ 90,551	\$ 111,080	\$ 106,096	\$ 107,140	\$ 111,034
Credit Cards	SC328	\$ 9,889	\$ 10,477	\$ 10,245	\$ 11,085	\$ 11,753

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 833,294	\$ 925,401	\$ 973,683	\$ 1,011,533	\$ 850,243
Accrued Interest Receivable	SC348	\$ 75,712	\$ 70,070	\$ 62,910	\$ 61,473	\$ 58,758
Allowance for Loan and Lease Losses	SC357	\$ 257,103	\$ 302,025	\$ 296,419	\$ 250,606	\$ 256,317
Repossessed Assets - Gross	SUB0201	\$ 22,782	\$ 26,505	\$ 30,857	\$ 33,151	\$ 33,535
Repossessed Assets - Total	SC40	\$ 22,354	\$ 26,129	\$ 30,454	\$ 32,808	\$ 33,091
Real Estate - Total	SUB0210	\$ 18,715	\$ 21,090	\$ 25,701	\$ 28,109	\$ 27,639
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 92
Residential - Total	SUB0225	\$ 10,308	\$ 11,598	\$ 16,482	\$ 15,215	\$ 17,632
1-4 Dwelling Units	SC415	\$ 9,614	\$ 10,186	\$ 15,080	\$ 15,215	\$ 17,632
Multifamily (5 or more) Dwelling Units	SC425	\$ 694	\$ 1,412	\$ 1,402	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 7,482	\$ 8,489	\$ 8,130	\$ 11,895	\$ 8,627
Land	SC428	\$ 925	\$ 1,003	\$ 1,089	\$ 999	\$ 1,288
Other Repossessed Assets	SC430	\$ 4,067	\$ 5,415	\$ 5,156	\$ 5,042	\$ 5,896
General Valuation Allowances	SC441	\$ 428	\$ 376	\$ 403	\$ 343	\$ 444
Real Estate Held for Investment	SC45	\$ 2,173	\$ 2,261	\$ 2,290	\$ 2,310	\$ 2,329
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 878,895	\$ 956,953	\$ 921,054	\$ 826,233	\$ 752,844
Federal Home Loan Bank Stock	SC510	\$ 704,405	\$ 795,792	\$ 786,263	\$ 699,175	\$ 630,658
Other	SC540	\$ 174,490	\$ 161,161	\$ 134,791	\$ 127,058	\$ 122,186
Office Premises and Equipment	SC55	\$ 578,520	\$ 578,258	\$ 573,409	\$ 509,097	\$ 514,750
Other Assets - Gross	SUB0262	\$ 5,786,473	\$ 5,204,341	\$ 5,449,567	\$ 4,485,622	\$ 4,518,546
Other Assets - Total	SC59	\$ 5,786,158	\$ 5,204,041	\$ 5,449,267	\$ 4,485,622	\$ 4,518,546
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 78,224	\$ 161,359	\$ 157,697	\$ 156,012	\$ 187,382
Bank-Owned Life Insurance - Other	SC625	\$ 1,057,453	\$ 954,090	\$ 948,008	\$ 919,303	\$ 893,440
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 94,844	\$ 86,382	\$ 86,711	\$ 96,867	\$ 79,096
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 420	\$ 402	\$ 392	\$ 357	\$ 325
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,006,339	\$ 2,411,618	\$ 2,443,491	\$ 1,574,450	\$ 1,585,713
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 40,911	\$ 42,419	\$ 44,450	\$ 45,724	\$ 48,677
Other Assets	SC689	\$ 1,508,282	\$ 1,548,071	\$ 1,768,818	\$ 1,692,909	\$ 1,723,913
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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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 315	\$ 300	\$ 300	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 527,067	\$ 528,193	\$ 516,755	\$ 461,960	\$ 465,803
Total Assets - Gross	SUB0283	\$ 75,454,252	\$ 75,875,793	\$ 77,496,539	\$ 70,891,353	\$ 69,811,445
Total Assets	SC60	\$ 74,927,185	\$ 75,347,600	\$ 76,979,784	\$ 70,429,393	\$ 69,345,642
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 48,586,590	\$ 47,310,808	\$ 47,819,055	\$ 44,674,437	\$ 44,221,452
Deposits	SC710	\$ 48,321,947	\$ 47,059,924	\$ 47,602,103	\$ 44,379,457	\$ 43,921,003
Escrows	SC712	\$ 291,725	\$ 258,543	\$ 213,273	\$ 294,055	\$ 298,257
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 27,082	\$- 7,659	\$ 3,679	\$ 925	\$ 2,192
Borrowings - Total	SC72	\$ 16,890,368	\$ 19,314,500	\$ 20,519,292	\$ 18,487,286	\$ 17,527,184
Advances from FHLBank	SC720	\$ 12,014,830	\$ 13,670,907	\$ 14,045,405	\$ 12,602,505	\$ 10,635,650
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,039,119	\$ 2,717,622	\$ 3,944,474	\$ 3,373,008	\$ 4,212,897
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 770,636	\$ 782,139	\$ 783,854	\$ 762,338	\$ 793,724
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,065,783	\$ 2,143,832	\$ 1,745,559	\$ 1,749,435	\$ 1,884,913
Other Liabilities - Total	SC75	\$ 909,407	\$ 718,574	\$ 832,382	\$ 741,543	\$ 861,249
Accrued Interest Payable - Deposits	SC763	\$ 51,639	\$ 35,585	\$ 43,434	\$ 32,178	\$ 37,470
Accrued Interest Payable - Other	SC766	\$ 129,460	\$ 136,133	\$ 117,093	\$ 122,171	\$ 109,343
Accrued Taxes	SC776	\$ 43,938	\$ 25,313	\$ 69,691	\$ 42,649	\$ 44,014
Accounts Payable	SC780	\$ 282,973	\$ 227,339	\$ 252,018	\$ 129,136	\$ 151,635
Deferred Income Taxes	SC790	\$ 15,841	\$ 21,411	\$ 20,360	\$ 16,638	\$ 23,916
Other Liabilities and Deferred Income	SC796	\$ 385,556	\$ 272,793	\$ 329,786	\$ 398,771	\$ 494,871
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	\$ 66,386,365	\$ 67,343,882	\$ 69,170,729	\$ 63,903,266	\$ 62,609,885

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 139,933	\$ 139,627	\$ 139,293	\$ 138,770	\$ 138,449
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 8,400,883	\$ 7,864,091	\$ 7,669,761	\$ 6,387,360	\$ 6,597,308
Stock - Total	SUB0311	\$ 5,513,856	\$ 4,724,996	\$ 4,735,638	\$ 3,589,188	\$ 3,606,364
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 4,597	\$ 4,798	\$ 5,028	\$ 5,028	\$ 5,019
Common Stock - Paid in Excess of Par	SC830	\$ 5,509,259	\$ 4,720,198	\$ 4,730,610	\$ 3,584,160	\$ 3,601,345
Accumulated Other Comprehensive Income - Total	SC86	\$- 159,170	\$- 74,817	\$- 110,960	\$- 243,573	\$ 59,819
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 108,745	\$- 11,111	\$- 29,197	\$- 164,988	\$ 152,477
Gains (Losses) on Cash Flow Hedges	SC865	\$- 50,354	\$- 63,688	\$- 81,757	\$- 78,579	\$- 92,652
Other	SC870	\$- 71	\$- 18	\$- 6	\$- 6	\$- 6
Retained Earnings	SC880	\$ 3,055,067	\$ 3,243,554	\$ 3,077,236	\$ 3,074,220	\$ 2,963,057
Other Components of Equity Capital	SC891	\$- 8,870	\$- 29,642	\$- 32,153	\$- 32,475	\$- 31,932
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 74,927,181	\$ 75,347,600	\$ 76,979,783	\$ 70,429,396	\$ 69,345,642

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 3
3	Federal, State, or other taxes receivable	19	\$ 14,658
4	Net deferred tax assets	19	\$ 157,982
6	Prepaid deposit insurance premiums	6	\$ 54
7	Prepaid expenses	36	\$ 292,679
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 895
14	Other noninterest-bearing short-term accounts recv	7	\$ 16,685
19	Receivables fr a broker for unsettled transactions	1	\$ 78
22	Unapplied loan disbursements	2	\$ 3,610
99	Other	28	\$ 433,710

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 174
4	Nonrefundable loan fees received prior to closing	4	\$ 606
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 16
7	Deferred gains from the sale of real estate	1	\$ 467
11	The liability recorded for post-retirement benefit	11	\$ 6,799
14	Unapplied loan payments received	4	\$ 51,904
16	Recourse loan liability	1	\$ 294
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 88,636
20	F/V of all derivative instru. reportable as liab.	2	\$ 116,435
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,935
99	Other	33	\$ 8,678

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 832,503	\$ 866,012	\$ 824,904	\$ 749,744	\$ 747,285
Deposits and Investment Securities	SO115	\$ 45,734	\$ 55,009	\$ 57,384	\$ 56,703	\$ 56,605
Mortgage-Backed Securities	SO125	\$ 134,398	\$ 157,445	\$ 179,171	\$ 176,513	\$ 176,295
Mortgage Loans	SO141	\$ 469,530	\$ 464,872	\$ 411,747	\$ 359,214	\$ 361,728
Nonmortgage Loans - Total	SUB0950	\$ 182,841	\$ 188,686	\$ 176,602	\$ 157,314	\$ 152,657
Commercial Loans and Leases	SO160	\$ 115,804	\$ 113,088	\$ 101,034	\$ 90,787	\$ 86,229
Consumer Loans and Leases	SO171	\$ 67,037	\$ 75,598	\$ 75,568	\$ 66,527	\$ 66,428
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 4,983	\$ 4,892	\$ 3,445	\$ 2,337	\$ 2,411
Federal Home Loan Bank Stock	SO181	\$ 4,969	\$ 4,873	\$ 3,444	\$ 2,337	\$ 2,391
Other	SO185	\$ 14	\$ 19	\$ 1	\$ 0	\$ 20
Interest Expense - Total	SO21	\$ 317,716	\$ 331,628	\$ 308,167	\$ 265,915	\$ 270,685
Deposits	SO215	\$ 168,974	\$ 163,987	\$ 155,634	\$ 135,422	\$ 139,504
Escrows	SO225	\$ 112	\$ 112	\$ 110	\$ 111	\$ 108
Advances from FHLBank	SO230	\$ 120,124	\$ 135,709	\$ 123,065	\$ 112,667	\$ 113,785
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 8,298	\$ 7,668	\$ 6,878	\$ 6,568	\$ 6,096
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 20,208	\$ 24,152	\$ 22,480	\$ 11,147	\$ 11,192
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 519,770	\$ 539,276	\$ 520,182	\$ 486,166	\$ 479,011
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 24,019	\$ 73,696	\$ 28,098	\$ 34,609	\$ 48,299
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 495,751	\$ 465,580	\$ 492,084	\$ 451,557	\$ 430,712
Noninterest Income - Total	SO42	\$ 185,345	\$ 167,437	\$ 163,990	\$ 169,884	\$ 202,267
Mortgage Loan Serving Fees	SO410	\$ 5,441	\$ 2,446	\$- 8,110	\$ 17,051	\$- 11,704
Other Fees and Charges	SO420	\$ 138,968	\$ 143,107	\$ 135,768	\$ 131,821	\$ 122,097
Net Income (Loss) from Other - Total	SUB0451	\$ 17,261	\$- 1,043	\$ 26,755	\$ 4,032	\$ 44,629
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 15,499	\$- 5,266	\$ 25,483	\$ 3,940	\$ 45,297
Operations & Sale of Repossessed Assets	SO461	\$- 198	\$- 942	\$ 471	\$- 101	\$- 250
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 48	\$ 157	\$ 44	\$- 255	\$ 94
Sale of Securities Held-to-Maturity	SO467	\$ 8	\$ 0	\$ 0	\$ 230	\$ 0
Sale of Loans Held for Investment	SO475	\$ 264	\$ 1,163	\$ 642	\$ 589	\$ 215

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 754	\$ 233	\$ 53	\$ 165	\$ 1,099
Trading Assets (Realized and Unrealized)	SO485	\$ 886	\$ 3,612	\$ 62	\$ - 536	\$ - 1,826
Other Noninterest Income	SO488	\$ 23,675	\$ 22,927	\$ 9,577	\$ 16,980	\$ 47,245
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	\$ 415,654	\$ 409,344	\$ 401,085	\$ 387,940	\$ 406,738
All Personnel Compensation and Expense	SO510	\$ 182,681	\$ 195,666	\$ 181,399	\$ 176,852	\$ 174,435
Legal Expense	SO520	\$ 3,292	\$ 3,881	\$ 3,518	\$ 2,585	\$ 3,474
Office Occupancy and Equipment Expense	SO530	\$ 102,596	\$ 105,656	\$ 99,123	\$ 97,036	\$ 97,558
Marketing and Other Professional Services	SO540	\$ 25,825	\$ 28,261	\$ 27,464	\$ 24,861	\$ 24,701
Loan Servicing Fees	SO550	\$ 952	\$ 1,670	\$ 1,404	\$ 1,096	\$ 945
Goodwill and Other Intangibles Expense	SO560	\$ 19,217	\$ 18,468	\$ 20,257	\$ 25,873	\$ 17,938
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 14	\$ 123	\$ 130	\$ - 46	\$ 9
Other Noninterest Expense	SO580	\$ 81,077	\$ 55,619	\$ 67,790	\$ 59,683	\$ 87,678
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	\$ 265,442	\$ 223,673	\$ 254,989	\$ 233,501	\$ 226,241
Income Taxes - Total	SO71	\$ 81,331	\$ 54,742	\$ 73,604	\$ 67,366	\$ 69,649
Federal	SO710	\$ 57,448	\$ 36,481	\$ 56,418	\$ 50,826	\$ 53,897
State, Local & Other	SO720	\$ 23,883	\$ 18,261	\$ 17,186	\$ 16,540	\$ 15,752
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 184,111	\$ 168,931	\$ 181,385	\$ 166,135	\$ 156,592
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 184,111	\$ 168,931	\$ 181,385	\$ 166,135	\$ 156,592

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 3
4	Net income(loss) from leasing or subleasing space	10	\$ 165
5	Net income(loss) from real estate held for invest	1	\$ 32
6	Net income(loss)-equity invest in uncons sub org	1	\$- 3,815
7	Net income(loss) from leased property	2	\$ 8
9	Net income from data processing lease/services	1	\$ 30
14	Interest Income from CNFIs reported on SC655	1	\$ 32
15	Income from corporate-owned life insurance	14	\$ 11,575
99	Other	28	\$ 8,889

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 60
2	OTS assessments	10	\$ 538
6	Supervisory examination fees	7	\$ 254
7	Office supplies, printing, and postage	27	\$ 13,000
8	Telephone, including data lines	9	\$ 6,846
9	Loan origination expense	4	\$ 186
10	ATM expense	12	\$ 725
11	Adjustments to prior periods	1	\$- 13
12	Acquisition and organization costs	2	\$ 26,141
14	Losses from fraud	1	\$ 13
17	Charitable contributions	6	\$ 273
99	Other	39	\$ 5,923

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 832,503	\$ 3,164,339	\$ 2,301,234	\$ 1,485,943	\$ 747,285
YTD - Deposits and Investment Securities	Y_SO115	\$ 45,734	\$ 221,135	\$ 166,581	\$ 112,311	\$ 56,605
YTD - Mortgage-Backed Securities	Y_SO125	\$ 134,398	\$ 683,838	\$ 527,566	\$ 350,640	\$ 176,295
YTD - Mortgage Loans	Y_SO141	\$ 469,530	\$ 1,584,889	\$ 1,121,136	\$ 713,581	\$ 361,728
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 115,804	\$ 390,505	\$ 277,565	\$ 176,531	\$ 86,229
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 67,037	\$ 283,972	\$ 208,386	\$ 132,880	\$ 66,428
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 4,983	\$ 13,018	\$ 8,143	\$ 4,712	\$ 2,411
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,969	\$ 12,978	\$ 8,122	\$ 4,692	\$ 2,391
YTD - Other	Y_SO185	\$ 14	\$ 40	\$ 21	\$ 20	\$ 20
YTD - Interest Expense - Total	Y_SO21	\$ 317,716	\$ 1,164,350	\$ 834,990	\$ 531,302	\$ 270,685
YTD - Deposits	Y_SO215	\$ 168,974	\$ 586,383	\$ 423,768	\$ 272,221	\$ 139,504
YTD - Escrows	Y_SO225	\$ 112	\$ 435	\$ 323	\$ 219	\$ 108
YTD - Advances from FHLBank	Y_SO230	\$ 120,124	\$ 481,351	\$ 346,538	\$ 223,859	\$ 113,785
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 8,298	\$ 27,210	\$ 19,542	\$ 12,664	\$ 6,096
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 20,208	\$ 68,971	\$ 44,819	\$ 22,339	\$ 11,192
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	\$ 519,770	\$ 2,013,007	\$ 1,474,387	\$ 959,353	\$ 479,011
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 24,019	\$ 184,303	\$ 110,607	\$ 82,474	\$ 48,299
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 495,751	\$ 1,828,704	\$ 1,363,780	\$ 876,879	\$ 430,712
YTD - Noninterest Income - Total	Y_SO42	\$ 185,345	\$ 703,744	\$ 534,827	\$ 371,100	\$ 202,267
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,441	\$ - 335	\$ - 2,781	\$ 5,347	\$ - 11,704
YTD - Other Fees and Charges	Y_SO420	\$ 138,968	\$ 531,917	\$ 388,834	\$ 253,349	\$ 122,097
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 17,261	\$ 75,851	\$ 75,301	\$ 48,462	\$ 44,629
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 15,499	\$ 70,875	\$ 74,518	\$ 49,035	\$ 45,297
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 198	\$ - 765	\$ 207	\$ - 348	\$ - 250
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 48	\$ 40	\$ - 117	\$ - 161	\$ 94
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 8	\$ 230	\$ 230	\$ 230	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 264	\$ 2,609	\$ 1,446	\$ 804	\$ 215

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 754	\$ 1,550	\$ 1,317	\$ 1,264	\$ 1,099
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 886	\$ 1,312	\$- 2,300	\$- 2,362	\$- 1,826
YTD - Other Noninterest Income	Y_SO488	\$ 23,675	\$ 96,311	\$ 73,473	\$ 63,942	\$ 47,245
YTD - Noninterest Expense - Total	Y_SO51	\$ 415,654	\$ 1,580,457	\$ 1,187,414	\$ 790,153	\$ 406,738
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 182,681	\$ 718,535	\$ 528,055	\$ 348,777	\$ 174,435
YTD - Legal Expense	Y_SO520	\$ 3,292	\$ 13,386	\$ 9,539	\$ 6,038	\$ 3,474
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 102,596	\$ 397,748	\$ 292,233	\$ 193,608	\$ 97,558
YTD - Marketing and Other Professional Services	Y_SO540	\$ 25,825	\$ 104,667	\$ 76,648	\$ 49,317	\$ 24,701
YTD - Loan Servicing Fees	Y_SO550	\$ 952	\$ 5,106	\$ 3,436	\$ 2,033	\$ 945
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 19,217	\$ 74,580	\$ 64,068	\$ 43,811	\$ 17,938
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 14	\$ 216	\$ 93	\$- 37	\$ 9
YTD - Other Noninterest Expense	Y_SO580	\$ 81,077	\$ 266,219	\$ 213,342	\$ 146,606	\$ 87,678
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 265,442	\$ 951,991	\$ 711,193	\$ 457,826	\$ 226,241
YTD - Income Taxes - Total	Y_SO71	\$ 81,331	\$ 267,649	\$ 209,504	\$ 136,527	\$ 69,649
YTD - Federal	Y_SO710	\$ 57,448	\$ 199,824	\$ 160,233	\$ 104,328	\$ 53,897
YTD - State, Local, and Other	Y_SO720	\$ 23,883	\$ 67,825	\$ 49,271	\$ 32,199	\$ 15,752
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 184,111	\$ 684,342	\$ 501,689	\$ 321,299	\$ 156,592
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 184,111	\$ 684,342	\$ 501,689	\$ 321,299	\$ 156,592

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 498,677	\$ 516,348	\$ 461,787	\$ 460,985	\$ 440,939
Net Provision for Loss	VA115	\$ 23,993	\$ 73,636	\$ 28,151	\$ 34,571	\$ 48,257
Transfers	VA125	\$- 1,057	\$- 34,665	\$ 44	\$- 91	\$- 949
Recoveries	VA135	\$ 11,341	\$ 12,623	\$ 10,166	\$ 9,402	\$ 13,532
Adjustments	VA145	\$ 26,533	\$ 9	\$ 49,398	\$ 5	\$ 14,601
Charge-offs	VA155	\$ 32,425	\$ 39,757	\$ 32,793	\$ 42,912	\$ 50,529
General Valuation Allowances - Ending Balance	VA165	\$ 527,062	\$ 528,194	\$ 516,753	\$ 461,960	\$ 465,851
Specific Valuation Allowances - Beginning Balance	VA108	\$ 7,513	\$ 5,133	\$ 5,932	\$ 6,923	\$ 6,409
Net Provision for Loss	VA118	\$ 40	\$ 183	\$ 77	\$- 8	\$ 51

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,057	\$ 34,665	\$- 44	\$ 91	\$ 949
Adjustments	VA148	\$ 0	\$ 0	\$ 4	\$ 404	\$ 0
Charge-offs	VA158	\$ 515	\$ 32,468	\$ 797	\$ 526	\$ 486
Specific Valuation Allowances - Ending Balance	VA168	\$ 8,095	\$ 7,513	\$ 5,133	\$ 6,884	\$ 6,923
Total Valuation Allowances - Beginning Balance	VA110	\$ 506,190	\$ 521,481	\$ 467,680	\$ 467,908	\$ 447,348
Net Provision for Loss	VA120	\$ 24,033	\$ 73,819	\$ 28,228	\$ 34,563	\$ 48,308
Recoveries	VA140	\$ 11,341	\$ 12,623	\$ 10,166	\$ 9,402	\$ 13,532
Adjustments	VA150	\$ 26,533	\$ 9	\$ 49,402	\$ 409	\$ 14,601
Charge-offs	VA160	\$ 32,940	\$ 72,225	\$ 33,590	\$ 43,438	\$ 51,015
Total Valuation Allowances - Ending Balance	VA170	\$ 535,157	\$ 535,707	\$ 521,886	\$ 468,844	\$ 472,774
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 32,425	\$ 39,757	\$ 32,793	\$ 42,912	\$ 50,529
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 3,410	\$ 5,398	\$ 5,294	\$ 9,650	\$ 7,810
Construction - Total	SUB2030	\$ 4	\$ 0	\$ 13	\$ 13	\$ 118
1-4 Dwelling Units	VA420	\$ 4	\$ 0	\$ 13	\$ 13	\$ 118
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,406	\$ 5,398	\$ 5,281	\$ 9,637	\$ 7,692
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 82	\$ 227	\$ 115	\$ 32	\$ 255
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,362	\$ 1,380	\$ 1,255	\$ 1,246	\$ 1,611
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,555	\$ 2,280	\$ 2,990	\$ 1,651	\$ 2,099
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 68
Nonresidential Property (Except Land)	VA480	\$ 407	\$ 1,511	\$ 921	\$ 6,708	\$ 3,659
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 28,877	\$ 34,195	\$ 27,469	\$ 33,245	\$ 42,675
Commercial Loans	VA520	\$ 11,445	\$ 13,591	\$ 12,841	\$ 16,668	\$ 24,976
Consumer Loans - Total	SUB2061	\$ 17,432	\$ 20,604	\$ 14,628	\$ 16,577	\$ 17,699
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 72	\$ 44	\$ 0	\$ 69
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 15,172	\$ 17,592	\$ 11,984	\$ 13,759	\$ 14,619
Mobile Home Loans	VA550	\$ 0	\$ 145	\$ 56	\$ 19	\$ 62

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 91	\$ 147	\$ 115	\$ 94	\$ 92
Other	VA560	\$ 2,169	\$ 2,648	\$ 2,429	\$ 2,705	\$ 2,857
Repossessed Assets - Total	VA60	\$ 138	\$ 164	\$ 30	\$ 17	\$ 44
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 31	\$ 44	\$ 0	\$ 17	\$ 44
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 68	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 30	\$ 120	\$ 30	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 11,341	\$ 12,623	\$ 10,166	\$ 9,402	\$ 13,532
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,781	\$ 2,310	\$ 3,141	\$ 1,986	\$ 2,088
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,781	\$ 2,310	\$ 3,141	\$ 1,979	\$ 2,088
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 6	\$ 3	\$ 20	\$ 74	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 324	\$ 232	\$ 135	\$ 317	\$ 366
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 909	\$ 1,128	\$ 1,701	\$ 1,458	\$ 1,505
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 542	\$ 947	\$ 1,285	\$ 130	\$ 187
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
Nonmortgage Loans - Total	VA57	\$ 9,559	\$ 10,311	\$ 7,022	\$ 7,414	\$ 11,443
Commercial Loans	VA521	\$ 2,375	\$ 3,021	\$ 1,857	\$ 1,939	\$ 4,322
Consumer Loans - Total	SUB2161	\$ 7,184	\$ 7,290	\$ 5,165	\$ 5,475	\$ 7,121
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 3	\$ 1	\$ 0	\$ 5
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6,693	\$ 6,724	\$ 4,602	\$ 4,918	\$ 6,225

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 7	\$ 4	\$ 5	\$ 4
Credit Cards	VA557	\$ 19	\$ 22	\$ 16	\$ 14	\$ 29
Other	VA561	\$ 471	\$ 534	\$ 542	\$ 538	\$ 858
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 2	\$ 3	\$ 2	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,095	\$ 34,847	\$ 33	\$ 83	\$ 1,004
Deposits and Investment Securities	VA38	\$ 27	\$ 32,117	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,165	\$ 2,565	\$- 81	\$ 205	\$ 529
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,165	\$ 2,565	\$- 81	\$ 205	\$ 530
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 6	\$- 3	\$- 2	\$ 22	\$ 93
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 53	\$ 309	\$ 23	\$- 11	\$- 11
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 2,259	\$ 1,273	\$- 60	\$ 140	\$ 404
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$- 35	\$ 60	\$ 50
Nonresidential Property (Except Land)	VA482	\$- 1,141	\$ 986	\$- 7	\$- 6	\$- 6
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 102	\$ 171	\$ 87	\$- 145	\$ 365
Commercial Loans	VA522	\$- 128	\$ 220	\$ 63	\$- 175	\$ 314
Consumer Loans - Total	SUB2261	\$ 26	\$- 49	\$ 24	\$ 30	\$ 51
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 20	\$- 10	\$- 5	\$- 1
Education Loans	VA532	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Auto Loans	VA542	\$ 7	\$- 15	\$ 12	\$- 3	\$ 8
Mobile Home Loans	VA552	\$- 1	\$- 3	\$- 1	\$ 14	\$- 9
Credit Cards	VA558	\$- 8	\$- 9	\$ 28	\$ 27	\$ 4
Other	VA562	\$ 28	\$- 42	\$- 6	\$- 4	\$ 49
Reposessed Assets - Total	VA62	\$ 5	\$- 6	\$ 27	\$ 55	\$ 35
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 5	\$ 0	\$ 10	\$ 11	\$- 15
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50
Real Estate - Land	VA629	\$ 0	\$ - 6	\$ 17	\$ 44	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ - 75	\$ 75
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 22,179	\$ 61,981	\$ 22,660	\$ 33,593	\$ 38,001
Deposits and Investment Securities	VA39	\$ 27	\$ 32,117	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 2,794	\$ 5,653	\$ 2,072	\$ 7,869	\$ 6,251
Construction - Total	SUB2330	\$ 4	\$ 0	\$ 13	\$ 6	\$ 117
1-4 Dwelling Units	VA425	\$ 4	\$ 0	\$ 13	\$ 6	\$ 117
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,790	\$ 5,653	\$ 2,059	\$ 7,863	\$ 6,134
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 70	\$ 221	\$ 93	\$ - 20	\$ 345
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,091	\$ 1,457	\$ 1,143	\$ 918	\$ 1,234
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 2,905	\$ 2,425	\$ 1,229	\$ 333	\$ 998
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ - 35	\$ 60	\$ 118
Nonresidential Property (Except Land)	VA485	\$ - 1,276	\$ 1,550	\$ - 371	\$ 6,572	\$ 3,466
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 27
Nonmortgage Loans - Total	VA59	\$ 19,216	\$ 24,055	\$ 20,534	\$ 25,686	\$ 31,597
Commercial Loans	VA525	\$ 8,942	\$ 10,790	\$ 11,047	\$ 14,554	\$ 20,968
Consumer Loans - Total	SUB2361	\$ 10,274	\$ 13,265	\$ 9,487	\$ 11,132	\$ 10,629
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 89	\$ 33	\$ - 5	\$ 63
Education Loans	VA535	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Auto Loans	VA545	\$ 8,486	\$ 10,853	\$ 7,394	\$ 8,838	\$ 8,402
Mobile Home Loans	VA555	\$ - 2	\$ 135	\$ 51	\$ 28	\$ 49
Credit Cards	VA559	\$ 64	\$ 116	\$ 127	\$ 107	\$ 67
Other	VA565	\$ 1,726	\$ 2,072	\$ 1,881	\$ 2,163	\$ 2,048
Repossessed Assets - Total	VA65	\$ 143	\$ 158	\$ 57	\$ 72	\$ 79
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 36	\$ 44	\$ 10	\$ 28	\$ 29

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 68	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 30	\$ 120	\$ 30	\$ 0	\$ 50
Real Estate - Land	VA631	\$ 0	\$ - 6	\$ 17	\$ 44	\$ 0
Other Repossessed Assets	VA633	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ - 1	\$ - 2	\$ - 3	\$ - 77	\$ 74
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,957	\$ 1,641	\$ 2,431	\$ 2,293	\$ 2,482
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,633	\$ 7,659	\$ 8,456	\$ 10,387	\$ 10,989
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,524	\$ 4,873	\$ 5,905	\$ 8,443	\$ 4,935
Construction	VA951	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,439	\$ 2,465	\$ 3,982	\$ 4,382	\$ 4,873
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 85	\$ 15	\$ 1,402	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 2,393	\$ 491	\$ 4,061	\$ 62
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 343,222	\$ 416,635	\$ 432,692	\$ 370,596	\$ 399,252
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 547,059	\$ 567,052	\$ 528,541	\$ 555,345	\$ 609,636
Substandard	VA965	\$ 509,580	\$ 538,352	\$ 494,831	\$ 510,561	\$ 539,673
Doubtful	VA970	\$ 37,479	\$ 28,700	\$ 33,710	\$ 44,784	\$ 69,963
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 629,921	\$ 596,416	\$ 603,835	\$ 546,245	\$ 547,512
Mortgages - Total	SUB2421	\$ 452,598	\$ 424,666	\$ 409,329	\$ 370,581	\$ 369,891
Construction and Land Loans	SUB2430	\$ 12,945	\$ 11,033	\$ 12,635	\$ 8,442	\$ 10,864
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 374,379	\$ 354,311	\$ 334,157	\$ 292,949	\$ 284,084
Permanent Loans Secured by All Other Property	SUB2450	\$ 65,566	\$ 59,503	\$ 62,815	\$ 69,190	\$ 75,289
Nonmortgages - Total	SUB2461	\$ 177,323	\$ 171,750	\$ 194,506	\$ 175,664	\$ 177,621
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 425,248	\$ 413,647	\$ 406,911	\$ 347,939	\$ 307,160

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 385,110	\$ 357,700	\$ 357,262	\$ 292,092	\$ 255,893
Mortgage Loans - Total	SUB2481	\$ 287,939	\$ 256,596	\$ 244,611	\$ 194,990	\$ 172,799
Construction	PD115	\$ 8,765	\$ 7,256	\$ 10,441	\$ 8,369	\$ 6,786
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,639	\$ 3,775	\$ 4,258	\$ 2,830	\$ 3,453
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 213,327	\$ 166,742	\$ 178,990	\$ 143,385	\$ 123,132
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 32,499	\$ 54,433	\$ 27,450	\$ 21,075	\$ 17,372
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 2,390	\$ 1,256	\$ 612	\$ 138	\$ 466
Permanent - Nonresidential Property (Except Land)	PD135	\$ 29,110	\$ 22,953	\$ 22,634	\$ 19,193	\$ 21,244
Permanent - Land	PD138	\$ 209	\$ 181	\$ 226	\$ 0	\$ 346
Nonmortgage Loans - Commercial Loans	PD140	\$ 45,664	\$ 29,174	\$ 43,432	\$ 52,109	\$ 39,918
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 51,507	\$ 71,930	\$ 69,219	\$ 44,993	\$ 43,176
Loans on Deposits	PD161	\$ 437	\$ 596	\$ 2,504	\$ 320	\$ 528
Home Improvement Loans	PD163	\$ 9	\$ 768	\$ 779	\$ 37	\$ 39
Education Loans	PD165	\$ 1,877	\$ 445	\$ 472	\$ 549	\$ 465
Auto Loans	PD167	\$ 39,021	\$ 58,548	\$ 51,712	\$ 33,272	\$ 31,407
Mobile Home Loans	PD169	\$ 3,946	\$ 3,765	\$ 4,849	\$ 4,393	\$ 3,249
Credit Cards	PD171	\$ 92	\$ 136	\$ 162	\$ 201	\$ 184
Other	PD180	\$ 6,125	\$ 7,672	\$ 8,741	\$ 6,221	\$ 7,304
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 659	\$ 1,099	\$ 1,432	\$ 1,425	\$ 471
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 40,138	\$ 55,947	\$ 49,649	\$ 55,847	\$ 51,267
Mortgage Loans - Total	SUB2491	\$ 35,614	\$ 47,245	\$ 40,752	\$ 48,912	\$ 43,394
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 291	\$ 535	\$ 394	\$ 603	\$ 349
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 29,799	\$ 41,556	\$ 36,789	\$ 37,234	\$ 36,457
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 5,158	\$ 3,754	\$ 2,745	\$ 2,470	\$ 2,972
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 320	\$ 0	\$ 488	\$ 600
Permanent - Nonresidential Property (Except Land)	PD235	\$ 366	\$ 1,080	\$ 824	\$ 8,117	\$ 3,016
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 58	\$ 175	\$ 262	\$ 183	\$ 317
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 4,466	\$ 8,527	\$ 8,635	\$ 6,752	\$ 7,556
Loans on Deposits	PD261	\$ 108	\$ 80	\$ 114	\$ 91	\$ 136
Home Improvement Loans	PD263	\$ 0	\$ 402	\$ 399	\$ 101	\$ 105

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 628	\$ 528	\$ 529	\$ 581	\$ 607
Auto Loans	PD267	\$ 2,000	\$ 2,762	\$ 2,938	\$ 1,711	\$ 1,963
Mobile Home Loans	PD269	\$ 497	\$ 2,979	\$ 2,334	\$ 2,530	\$ 2,251
Credit Cards	PD271	\$ 55	\$ 127	\$ 155	\$ 87	\$ 132
Other	PD280	\$ 1,178	\$ 1,649	\$ 2,166	\$ 1,651	\$ 2,362
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 752	\$ 1,121	\$ 1,069	\$ 1,035	\$ 202
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 204,673	\$ 182,769	\$ 196,924	\$ 198,306	\$ 240,352
Mortgage Loans - Total	SUB2501	\$ 129,045	\$ 120,825	\$ 123,966	\$ 126,679	\$ 153,698
Construction	PD315	\$ 3,888	\$ 3,596	\$ 1,916	\$ 73	\$ 3,732
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 445	\$ 925	\$ 792	\$ 788	\$ 1,379
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 76,774	\$ 70,352	\$ 70,215	\$ 71,992	\$ 89,748
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 14,447	\$ 12,239	\$ 12,524	\$ 12,572	\$ 9,222
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,721	\$ 1,199	\$ 859	\$ 909	\$ 1,664
Permanent - Nonresidential Property (Except Land)	PD335	\$ 31,687	\$ 32,514	\$ 37,608	\$ 40,345	\$ 47,953
Permanent - Land	PD338	\$ 83	\$ 0	\$ 52	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 71,179	\$ 60,416	\$ 71,367	\$ 70,127	\$ 84,434
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 4,449	\$ 1,528	\$ 1,591	\$ 1,500	\$ 2,220
Loans on Deposits	PD361	\$ 38	\$ 35	\$ 23	\$ 69	\$ 36
Home Improvement Loans	PD363	\$ 12	\$ 97	\$ 76	\$ 15	\$ 37
Education Loans	PD365	\$ 795	\$ 55	\$ 43	\$ 24	\$ 33
Auto Loans	PD367	\$ 628	\$ 685	\$ 728	\$ 749	\$ 1,012
Mobile Home Loans	PD369	\$ 2,326	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 4	\$ 33	\$ 20	\$ 38	\$ 37
Other	PD380	\$ 646	\$ 623	\$ 701	\$ 605	\$ 1,065
Memo - Troubled Debt Restructured Included Above	PD390	\$ 866	\$ 830	\$ 830	\$ 842	\$ 860
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 1,079	\$ 215	\$ 383	\$ 418	\$ 1,786

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 782,689	\$ 750,161	\$ 585,856	\$ 339,724	\$ 361,198

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 700,874	\$ 592,326	\$ 508,402	\$ 269,688	\$ 291,701
100% and greater LTV	LD120	\$ 81,815	\$ 157,835	\$ 77,454	\$ 70,036	\$ 69,497
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 21,301	\$ 19,636	\$ 44,934	\$ 12,425	\$ 13,449
Past Due and Still Accruing - Total	SUB5240	\$ 13,735	\$ 14,756	\$ 40,935	\$ 7,980	\$ 8,138
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 11,659	\$ 12,057	\$ 39,773	\$ 7,524	\$ 6,955
90% up to 100% LTV	LD210	\$ 9,604	\$ 8,874	\$ 35,855	\$ 5,712	\$ 4,926
100% and greater LTV	LD220	\$ 2,055	\$ 3,183	\$ 3,918	\$ 1,812	\$ 2,029
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,076	\$ 2,699	\$ 1,162	\$ 456	\$ 1,183
90% up to 100% LTV	LD230	\$ 1,860	\$ 2,122	\$ 818	\$ 274	\$ 862
100% and greater LTV	LD240	\$ 216	\$ 577	\$ 344	\$ 182	\$ 321
Nonaccrual - Total	SUB5230	\$ 7,566	\$ 4,880	\$ 3,999	\$ 4,445	\$ 5,311
90% up to 100% LTV	LD250	\$ 6,119	\$ 3,955	\$ 3,319	\$ 3,481	\$ 3,948
100% and greater LTV	LD260	\$ 1,447	\$ 925	\$ 680	\$ 964	\$ 1,363
Net Charge-offs - Total	SUB5300	\$ 1,104	\$ 479	\$ 554	\$ 349	\$ 1,185
90% up to 100% LTV	LD310	\$ 578	\$ 320	\$ 174	\$ 118	\$ 418
100% and greater LTV	LD320	\$ 526	\$ 159	\$ 380	\$ 231	\$ 767
Purchases - Total	SUB5320	\$ 221,705	\$ 316,034	\$ 266,757	\$ 13,674	\$ 10,421
90% up to 100% LTV	LD410	\$ 218,393	\$ 303,603	\$ 253,671	\$ 11,714	\$ 9,357
100% and greater LTV	LD420	\$ 3,312	\$ 12,431	\$ 13,086	\$ 1,960	\$ 1,064
Originations - Total	SUB5330	\$ 26,093	\$ 20,646	\$ 23,286	\$ 28,153	\$ 24,275
90% up to 100% LTV	LD430	\$ 21,335	\$ 15,279	\$ 21,669	\$ 23,592	\$ 22,489
100% and greater LTV	LD440	\$ 4,758	\$ 5,367	\$ 1,617	\$ 4,561	\$ 1,786
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 1,487,207	\$ 1,308,921	\$ 1,101,372	\$ 1,090,238	\$ 973,386
Mortgage Construction Loans	CC105	\$ 1,170,149	\$ 1,101,830	\$ 914,745	\$ 950,815	\$ 856,313
Other Mortgage Loans	CC115	\$ 317,058	\$ 207,091	\$ 186,627	\$ 139,423	\$ 117,073
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 925,355	\$ 944,223	\$ 738,988	\$ 731,787	\$ 707,505
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,598,307	\$ 1,659,450	\$ 1,665,971	\$ 1,528,730	\$ 1,302,865
1-4 Dwelling Units	CC280	\$ 846,793	\$ 906,143	\$ 1,079,564	\$ 1,014,202	\$ 905,597

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 24,398	\$ 32,450	\$ 34,316	\$ 13,349	\$ 8,604
All Other Real Estate	CC300	\$ 727,116	\$ 720,857	\$ 552,091	\$ 501,179	\$ 388,664
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,061,226	\$ 783,800	\$ 849,876	\$ 1,009,603	\$ 948,432
Commitments Outstanding to Purchase Loans	CC320	\$ 1,093,858	\$ 560,665	\$ 27,949	\$ 68,884	\$ 2,170
Commitments Outstanding to Sell Loans	CC330	\$ 40,078	\$ 68,638	\$ 60,258	\$ 52,804	\$ 116,136
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 97,421	\$ 500	\$ 5,119	\$ 66,030	\$ 168,732
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 328,570	\$ 174,839	\$ 122,628	\$ 231,975	\$ 382,326
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 420,122	\$ 182,508	\$ 336,659	\$ 240,398	\$ 273,232
Commitments Outstanding to Sell Investment Securities	CC375	\$ 372,009	\$ 177,403	\$ 280,520	\$ 191,490	\$ 212,914
Unused Lines of Credit - Total	SUB3361	\$ 9,701,102	\$ 9,701,159	\$ 8,975,734	\$ 7,960,700	\$ 7,694,434
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,367,489	\$ 3,294,492	\$ 3,189,053	\$ 2,940,240	\$ 2,746,845
Commercial Lines	CC420	\$ 5,955,640	\$ 6,057,512	\$ 5,414,200	\$ 4,630,030	\$ 4,542,512
Open-End Consumer Lines - Credit Cards	CC423	\$ 51,303	\$ 47,335	\$ 52,382	\$ 50,279	\$ 41,653
Open-End Consumer Lines - Other	CC425	\$ 326,670	\$ 301,820	\$ 320,099	\$ 340,151	\$ 363,424
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,174,908	\$ 2,083,369	\$ 1,900,840	\$ 1,702,723	\$ 1,598,376
Commercial	CC430	\$ 10,073	\$ 12,955	\$ 16,232	\$ 10,030	\$ 17,512
Standby, Not Included on CC465 or CC468	CC435	\$ 2,164,835	\$ 2,070,414	\$ 1,884,608	\$ 1,692,693	\$ 1,580,864
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,405,740	\$ 1,543,842	\$ 1,589,133	\$ 1,644,035	\$ 1,692,432
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 13,474	\$ 14,017	\$ 15,663	\$ 17,272	\$ 19,332
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 83,493	\$ 174,488	\$ 164,984	\$ 155,340	\$ 150,892
Other Contingent Liabilities	CC480	\$ 540,501	\$ 532,281	\$ 512,314	\$ 440,084	\$ 509,217
Contingent Assets	CC490	\$ 221,801	\$ 195,366	\$ 140,422	\$ 96,841	\$ 165,538

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 771,549	\$ 1,893,587	\$ 1,412,850	\$ 2,649,792	\$ 2,679,026
Pass-Through Securities	CF143	\$ 384,921	\$ 1,442,240	\$ 812,281	\$ 1,631,980	\$ 1,666,390
Other Mortgage-Backed Securities	CF153	\$ 386,628	\$ 451,347	\$ 600,569	\$ 1,017,812	\$ 1,012,636
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,447,467	\$ 3,569,979	\$ 1,695,425	\$ 146,238	\$ 1,099,953
Pass-Through Securities	CF145	\$ 103,098	\$ 3,373,204	\$ 1,586,298	\$ 80,299	\$ 892,075
Other Mortgage-Backed Securities	CF155	\$ 1,344,369	\$ 196,775	\$ 109,127	\$ 65,939	\$ 207,878
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 675,918	\$- 1,676,392	\$- 282,575	\$ 2,503,554	\$ 1,579,073

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 449,318	\$- 508,469	\$ 217,237	\$- 1,180,888	\$- 469,354
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 191,353	\$- 406,613	\$- 237,018	\$- 901,312	\$ 153,211
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,503,852	\$ 3,958,315	\$ 3,574,360	\$ 3,991,532	\$ 2,759,055
Construction Loans - Total	SUB3840	\$ 238,886	\$ 351,032	\$ 277,487	\$ 289,235	\$ 294,988
1-4 Dwelling Units	CF190	\$ 132,040	\$ 226,342	\$ 157,961	\$ 166,913	\$ 161,603
Multifamily (5 or more) Dwelling Units	CF200	\$ 32,603	\$ 31,177	\$ 22,839	\$ 28,077	\$ 45,808
Nonresidential	CF210	\$ 74,243	\$ 93,513	\$ 96,687	\$ 94,245	\$ 87,577
Permanent Loans - Total	SUB3851	\$ 3,264,966	\$ 3,607,283	\$ 3,296,873	\$ 3,702,297	\$ 2,464,067
1-4 Dwelling Units	CF225	\$ 2,586,750	\$ 2,708,749	\$ 2,575,335	\$ 2,923,932	\$ 1,693,891
Multifamily (5 or more) Dwelling Units	CF245	\$ 65,239	\$ 87,857	\$ 63,846	\$ 61,282	\$ 59,260
Nonresidential (Except Land)	CF260	\$ 580,822	\$ 778,232	\$ 612,565	\$ 683,992	\$ 687,153
Land	CF270	\$ 32,155	\$ 32,445	\$ 45,127	\$ 33,091	\$ 23,763
Loans and Participations Purchased - Total	SUB3880	\$ 1,406,052	\$ 1,121,762	\$ 2,011,415	\$ 1,080,821	\$ 607,086
Secured by 1-4 Dwelling Units	CF280	\$ 1,402,926	\$ 1,111,925	\$ 2,001,901	\$ 1,076,031	\$ 602,991
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,103	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 2,023	\$ 9,837	\$ 9,514	\$ 4,790	\$ 4,095
Loans and Participations Sold - Total	SUB3890	\$ 666,787	\$ 390,155	\$ 565,526	\$ 634,923	\$ 791,060
Secured by 1-4 Dwelling Units	CF310	\$ 665,050	\$ 382,997	\$ 563,126	\$ 634,923	\$ 790,240
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 1,737	\$ 7,158	\$ 2,400	\$ 0	\$ 820
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 739,265	\$ 731,607	\$ 1,445,889	\$ 445,898	\$- 183,974
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,016,002	\$ 3,161,135	\$ 3,004,656	\$ 3,354,368	\$ 2,667,113
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 82,441	\$ 66,412	\$ 10,816	\$ 12,570	\$ 68,906
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 581,635	\$ 628,462	\$ 305,994	\$ 438,659	\$ 304,045
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,309,556	\$ 1,595,199	\$ 2,026,409	\$ 1,095,632	\$- 23,126
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 4,936,297	\$ 5,121,889	\$ 4,881,684	\$ 4,628,207	\$ 3,933,973
Commercial	CF390	\$ 4,295,970	\$ 4,384,663	\$ 4,135,025	\$ 3,654,419	\$ 3,051,114
Consumer	CF400	\$ 640,327	\$ 737,226	\$ 746,659	\$ 973,788	\$ 882,859
Nonmortgage Loans - Sales - Total	SUB3915	\$ 29,424	\$ 22,698	\$ 30,686	\$ 40,445	\$ 20,735
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 29	\$ 188
Consumer	CF405	\$ 29,424	\$ 22,698	\$ 30,686	\$ 40,416	\$ 20,547

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 4,906,873	\$ 5,099,191	\$ 4,850,998	\$ 4,587,762	\$ 3,913,238
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,262,875	\$- 457,478	\$- 73,639	\$ 986,765	\$ 523,869
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,112,532	\$- 620,265	\$- 209,303	\$ 852,614	\$ 401,962
Interest Credited to Deposits	CF430	\$ 150,343	\$ 162,787	\$ 135,664	\$ 134,151	\$ 121,907
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 3,649,409	\$ 0	\$ 1,252,159

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 2,531,736	\$ 1,394,865	\$ 1,499,488	\$ 1,191,861	\$ 850,801
Fully Insured	DI100	\$ 2,329,785	\$ 1,261,071	\$ 1,415,060	\$ 1,105,484	\$ 744,965
Other	DI110	\$ 201,951	\$ 133,794	\$ 84,428	\$ 86,377	\$ 105,836
Deposits with Balances - \$100,000 or Less	DI120	\$ 30,912,627	\$ 29,872,837	\$ 30,331,605	\$ 29,395,968	\$ 29,736,722
Deposits with Balances - Greater than \$100,000	DI130	\$ 17,701,041	\$ 17,445,614	\$ 17,483,766	\$ 15,277,550	\$ 14,482,544
Number of Deposit Accounts - Total	SUB4062	3,872,473	3,916,194	3,929,714	3,719,206	3,819,381
Balances of \$100,000 or Less	DI150	3,811,341	3,854,438	3,866,617	3,661,639	3,762,365
Balances Greater than \$100,000	DI160	61,132	61,756	63,097	57,567	57,016
IRA/Keogh Accounts	DI200	\$ 2,552,644	\$ 2,606,079	\$ 2,486,186	\$ 2,571,530	\$ 2,611,970
Uninsured Deposits	DI210	\$ 11,627,360	\$ 11,415,233	\$ 11,244,464	\$ 9,556,111	\$ 8,848,959
Preferred Deposits	DI220	\$ 1,653,494	\$ 1,661,686	\$ 1,821,241	\$ 1,423,926	\$ 1,022,203
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 15,562,003	\$ 15,644,871	\$ 15,445,472	\$ 14,112,588	\$ 13,324,622
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,877,289	\$ 9,395,568	\$ 9,840,638	\$ 9,257,373	\$ 9,388,837
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,550,761	\$ 8,910,707	\$ 9,076,820	\$ 8,964,577	\$ 9,030,162
Deposits & Escrows - Time Deposits	DI340	\$ 14,623,612	\$ 13,367,324	\$ 13,452,440	\$ 12,338,972	\$ 12,475,641
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 6,256,284	\$ 6,093,453	\$ 5,965,824	\$ 5,794,627	\$ 5,442,118
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 24,936	\$ 28,605	\$ 31,705	\$ 38,801	\$ 31,573
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 484,392	\$ 496,065	\$ 871,195	\$ 149,825	\$ 157,418
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 435,665	\$ 442,892	\$ 7,186	\$ 1,809	\$ 4,321
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 761,197	\$ 591,363	\$ 369,935	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 7,485	\$ 8,246	\$ 7,689
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	\$ 2,831,312	\$ 0	\$ 3,649,409	\$ 0	\$ 1,262,503
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 30,685	\$ 0	\$ 3,038,233	\$ 0	\$ 1,262,503
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10,344

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	13,196	13,374	13,397	12,777	12,706
Assets Held in Trading Accounts	SI375	\$ 86,673	\$ 95,653	\$ 103,166	\$ 60,727	\$ 65,507
Available-for-Sale Securities	SI385	\$ 9,867,705	\$ 11,778,116	\$ 14,949,732	\$ 15,782,396	\$ 17,440,637
Assets Held for Sale	SI387	\$ 226,175	\$ 231,619	\$ 430,989	\$ 404,419	\$ 422,453
Loans Serviced for Others	SI390	\$ 9,379,542	\$ 9,158,709	\$ 9,035,946	\$ 9,239,716	\$ 9,333,061
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 14,641	\$ 16,292	\$ 18,368	\$ 19,971	\$ 22,916
Other Residual Interests	SI404	\$ 58,489	\$ 58,391	\$ 58,311	\$ 58,152	\$ 57,996
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.72%	84.90%	84.97%	84.79%	85.01%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.62%	85.11%	85.05%	84.97%	84.64%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.18%	85.13%	84.84%	84.93%	84.91%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	94.84%	91.34%	91.34%	89.79%	89.79%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 539,477	\$ 564,552	\$ 653,531	\$ 539,978	\$ 554,140
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 124,893	\$ 136,750	\$ 151,073	\$ 86,096	\$ 84,200
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	75	966	95	79	109
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 7,446,775	\$ 7,660,174	\$ 6,349,103	\$ 6,512,849	\$ 5,940,233
Net Income (Loss) (SO91)	SI610	\$ 184,111	\$ 168,931	\$ 181,385	\$ 166,135	\$ 156,592
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 100,822	\$ 14,388	\$ 140,872	\$ 9,451	\$ 10,570
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 12,550	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 957,239	\$ 6,471	\$ 5,133	\$ 12,845	\$ 424,410
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$- 9,887	\$ 0
Other Comprehensive Income	SI662	\$- 84,354	\$ 36,080	\$ 133,372	\$- 299,629	\$ 80,774
Prior Period Adjustments	SI668	\$- 2,400	\$ 3,797	\$- 3	\$ 1,456	\$ 8
Other Adjustments	SI671	\$ 326	\$ 3,023	\$ 1,141,633	\$ 489	\$ 5,853
Ending Equity Capital (SC80)	SI680	\$ 8,400,875	\$ 7,864,088	\$ 7,669,751	\$ 6,387,357	\$ 6,597,300
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 8,310	\$ 4,307	\$ 8,052	\$ 2,015	\$ 2,405
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 557	\$ 4,642	\$ 799	\$ 1,034	\$ 2,960
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]	7 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 11,702	\$ 19,144	\$ 13,370	\$ 8,230	\$ 12,013
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 7,422	\$ 7,325	\$ 4,651	\$ 4,258	\$ 4,237
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 72,643,028	\$ 75,985,400	\$ 74,968,124	\$ 69,828,218	\$ 67,969,731
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,400,976	\$ 5,059,519	\$ 5,431,788	\$ 5,503,694	\$ 9,759,716
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 46,821,370	\$ 48,747,197	\$ 48,012,142	\$ 44,464,991	\$ 43,592,010
Nonmortgage Loans	SI885	\$ 13,756,795	\$ 14,205,154	\$ 13,760,518	\$ 12,828,146	\$ 11,957,929
Deposits and Excrows	SI890	\$ 40,706,525	\$ 42,892,153	\$ 42,206,227	\$ 38,998,114	\$ 42,985,467
Total Borrowings	SI895	\$ 17,735,748	\$ 19,691,584	\$ 19,677,038	\$ 18,583,130	\$ 17,769,398
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	9	13	12	15	10
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,056	\$ 1,976	\$ 3,171	\$ 3,107	\$ 1,378
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.42	5.22	4.84	4.75	4.62
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.44	6.76	7.63	7.30	6.85

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	1	2	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	1	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	2	1	2	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
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	17	18	16	18	18

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 141,996,669	\$ 145,570,584	\$ 137,969,384	\$ 131,038,586	\$ 133,330,809
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,420,522	\$ 1,371,213	\$ 2,163,207	\$ 1,864,189	\$ 2,035,600
Personal Trust and Agency Accounts	FS210	\$ 338,578	\$ 378,408	\$ 405,645	\$ 345,281	\$ 340,300
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 211,457	\$ 171,800	\$ 167,524	\$ 159,920	\$ 157,776
Employee Benefit - Defined Contribution	FS220	\$ 117,007	\$ 72,603	\$ 71,087	\$ 67,980	\$ 65,608
Employee Benefit - Defined Benefit	FS230	\$ 45,130	\$ 48,200	\$ 46,366	\$ 46,907	\$ 44,273
Other Retirement Accounts	FS240	\$ 49,320	\$ 50,997	\$ 50,071	\$ 45,033	\$ 47,895
Corporate Trust and Agency Accounts	FS250	\$ 108,698	\$ 11,435	\$ 13,644	\$ 10,717	\$ 8,112
Investment Management Agency Accounts	FS260	\$ 293,891	\$ 328,492	\$ 304,941	\$ 271,726	\$ 266,632
Other Fiduciary Accounts	FS270	\$ 467,898	\$ 481,078	\$ 1,271,453	\$ 1,076,545	\$ 1,262,780

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 12,762,525	\$ 13,568,460	\$ 15,017,575	\$ 13,433,879	\$ 10,931,363
Personal Trust and Agency Accounts	FS211	\$ 240,833	\$ 348,800	\$ 255,495	\$ 238,569	\$ 231,681
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 12,517,400	\$ 13,037,642	\$ 14,757,143	\$ 13,190,408	\$ 10,694,789
Employee Benefit - Defined Contribution	FS221	\$ 2,884,136	\$ 3,010,777	\$ 2,925,334	\$ 2,970,007	\$ 3,118,558
Employee Benefit - Defined Benefit	FS231	\$ 8,052,297	\$ 8,410,531	\$ 7,804,231	\$ 7,357,358	\$ 7,214,295
Other Retirement Accounts	FS241	\$ 1,580,967	\$ 1,616,334	\$ 4,027,578	\$ 2,863,043	\$ 361,936
Corporate Trust and Agency Accounts	FS251	\$ 4,291	\$ 181,341	\$ 4,259	\$ 4,250	\$ 4,242
Other Fiduciary Accounts	FS271	\$ 1	\$ 677	\$ 678	\$ 652	\$ 651
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 127,813,622	\$ 130,630,911	\$ 120,788,602	\$ 115,740,518	\$ 120,363,846
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,459	1,480	1,449	1,374	1,372
Personal Trust and Agency Accounts	FS212	844	873	870	846	849
Retirement-related Trust and Agency Accounts - Total	SUB6120	227	212	209	186	177
Employee Benefit - Defined Contribution	FS222	62	52	50	49	46
Employee Benefit - Defined Benefit	FS232	8	6	6	6	8
Other Retirement Accounts	FS242	157	154	153	131	123
Corporate Trust and Agency Accounts	FS252	60	9	25	18	6
Investment Management Agency Accounts	FS262	312	353	328	310	328
Other Fiduciary Accounts	FS272	16	33	17	14	12
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	12,057	12,428	13,262	13,171	12,193
Personal Trust and Agency Accounts	FS213	381	403	390	365	337
Retirement-related Trust and Agency Accounts - Total	SUB6130	11,673	12,009	12,867	12,803	11,853
Employee Benefit - Defined Contribution	FS223	8,118	8,382	8,488	8,479	8,433
Employee Benefit - Defined Benefit	FS233	1,820	1,837	2,051	2,038	1,867
Other Retirement Accounts	FS243	1,735	1,790	2,328	2,286	1,553
Corporate Trust and Agency Accounts	FS253	2	3	2	2	2
Other Fiduciary Accounts	FS273	1	13	3	1	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	221,884	223,099	226,787	229,632	231,753
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 29,964	\$ 103,451	\$ 75,466	\$ 49,893	\$ 24,106
Personal Trust and Agency Accounts	FS310	\$ 710	\$ 3,014	\$ 2,085	\$ 1,500	\$ 753

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,857	\$ 10,767	\$ 8,659	\$ 5,291	\$ 2,089
Employee Benefit - Defined Contribution	FS320	\$ 803	\$ 3,329	\$ 2,138	\$ 1,359	\$ 712
Employee Benefit - Defined Benefit	FS330	\$ 1,639	\$ 5,884	\$ 4,185	\$ 2,772	\$ 1,252
Other Retirement Accounts	FS340	\$ 415	\$ 1,554	\$ 2,336	\$ 1,160	\$ 125
Corporate Trust and Agency Accounts	FS350	\$ 17	\$ 152	\$ 24	\$ 14	\$ 6
Investment Management Agency Accounts	FS360	\$ 482	\$ 2,038	\$ 1,303	\$ 632	\$ 307
Other Fiduciary Accounts	FS370	\$ 96	\$ 316	\$ 658	\$ 391	\$ 217
Custody and Safekeeping Accounts	FS380	\$ 25,736	\$ 86,882	\$ 62,520	\$ 41,897	\$ 20,624
Other Fiduciary and Related Services	FS390	\$ 66	\$ 282	\$ 217	\$ 168	\$ 110
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 4,214	\$ 97,590	\$ 70,436	\$ 424	\$ 221
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 58	\$ 44	\$ 28	\$ 13
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 25,750	\$ 5,919	\$ 5,074	\$ 49,497	\$ 23,898
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 114,461	\$ 378,408	\$ 180,145	\$ 1,202,545	\$ 1,586,428
Non-Interest-Bearing Deposits	FS410	\$- 594	\$- 75	\$- 100	\$- 19	\$ 671
Interest-Bearing Deposits	FS415	\$ 180	\$ 1,853	\$ 150	\$ 260	\$ 1,528
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,396	\$ 26,655	\$ 3,813	\$ 27,445	\$ 49,902
State, County and Municipal Obligations	FS425	\$ 9,026	\$ 33,842	\$ 9,192	\$ 8,433	\$ 37,892
Money Market Mutual Funds	FS430	\$ 5,475	\$ 63,581	\$ 77,512	\$ 82,718	\$ 96,806
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,275	\$ 12,922	\$ 3,602	\$ 10,638	\$ 19,990
Common and Preferred Stock	FS445	\$ 88,437	\$ 227,129	\$ 82,847	\$ 1,070,206	\$ 1,369,462
Real Estate Mortgages	FS450	\$ 450	\$ 513	\$ 450	\$ 1,267	\$ 2,769
Real Estate	FS455	\$ 678	\$ 4,154	\$ 574	\$ 264	\$ 3,580
Miscellaneous Assets	FS460	\$ 2,138	\$ 7,834	\$ 2,105	\$ 1,333	\$ 3,828
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	1	1	1	1	1
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	1	1	1	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 103	\$ 102	\$ 102	\$ 102	\$ 102
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 103	\$ 102	\$ 102	\$ 102	\$ 102
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 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
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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 8,400,883	\$ 7,864,091	\$ 7,669,761	\$ 6,387,360	\$ 6,597,308
Equity Capital Deductions - Total	SUB1631	\$ 2,961,210	\$ 2,381,540	\$ 2,410,275	\$ 1,565,772	\$ 1,584,375
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,847	\$ 1,895	\$ 1,927	\$ 1,943	\$ 1,960
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,952,791	\$ 2,374,053	\$ 2,402,741	\$ 1,559,091	\$ 1,575,026
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,572	\$ 5,592	\$ 5,607	\$ 4,738	\$ 7,389
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 286,952	\$ 212,296	\$ 219,607	\$ 349,354	\$ 67,527
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 147,170	\$ 72,840	\$ 80,476	\$ 210,611	\$- 70,871
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139,730	\$ 139,388	\$ 139,048	\$ 138,708	\$ 138,345
Other	CCR195	\$ 52	\$ 68	\$ 83	\$ 35	\$ 53
Tier 1 (Core) Capital	CCR20	\$ 5,726,625	\$ 5,694,847	\$ 5,479,093	\$ 5,170,942	\$ 5,080,460
Total Assets (SC60)	CCR205	\$ 74,927,185	\$ 75,347,600	\$ 76,979,784	\$ 70,429,393	\$ 69,345,642
Asset Deductions - Total	SUB1651	\$ 2,961,210	\$ 2,381,540	\$ 2,410,275	\$ 1,565,772	\$ 1,584,375
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,847	\$ 1,895	\$ 1,927	\$ 1,943	\$ 1,960
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,952,791	\$ 2,374,053	\$ 2,402,741	\$ 1,559,091	\$ 1,575,026
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,572	\$ 5,592	\$ 5,607	\$ 4,738	\$ 7,389
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 144,246	\$ 11,922	\$- 5,443	\$ 183,860	\$- 250,325
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 144,194	\$ 11,854	\$- 5,526	\$ 183,825	\$- 250,378
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 52	\$ 68	\$ 83	\$ 35	\$ 53
Adjusted Total Assets	CCR25	\$ 72,110,221	\$ 72,977,982	\$ 74,564,066	\$ 69,047,481	\$ 67,510,942
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,824,542	\$ 2,838,327	\$ 2,919,095	\$ 2,698,137	\$ 2,619,068
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 5,726,625	\$ 5,694,847	\$ 5,479,093	\$ 5,170,942	\$ 5,080,460
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 10,274	\$ 12,426	\$ 10,272	\$ 10,194	\$ 12,903
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 795,736	\$ 795,629	\$ 795,523	\$ 795,419	\$ 795,352

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 514,445	\$ 524,093	\$ 512,440	\$ 458,643	\$ 460,713
Tier 2 Capital - Other	CCR355	\$ 55	\$ 0	\$ 54	\$ 52	\$ 51
Tier 2 (Supplementary) Capital	CCR33	\$ 1,320,510	\$ 1,332,148	\$ 1,318,289	\$ 1,264,308	\$ 1,269,019
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,320,510	\$ 1,332,148	\$ 1,318,289	\$ 1,264,308	\$ 1,269,019
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,803	\$ 1,561	\$ 1,351	\$ 1,307	\$ 1,308
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 50,353	\$ 52,020	\$ 54,176	\$ 55,798	\$ 58,753
Total Risk-Based Capital	CCR39	\$ 6,994,979	\$ 6,973,414	\$ 6,741,855	\$ 6,378,145	\$ 6,289,418
0% R/W Category - Cash	CCR400	\$ 403,222	\$ 446,605	\$ 440,719	\$ 429,647	\$ 409,721
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,904,803	\$ 1,523,713	\$ 1,672,570	\$ 1,654,569	\$ 1,773,601
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,096	\$ 2,102	\$ 2,156	\$ 1,497	\$ 1,497
0% R/W Category - Other	CCR415	\$ 72,402	\$ 109,717	\$ 112,898	\$ 205,076	\$ 138,179
0% R/W Category - Assets Total	CCR420	\$ 2,382,523	\$ 2,082,137	\$ 2,228,343	\$ 2,290,789	\$ 2,322,998
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	\$ 10,887,837	\$ 12,071,140	\$ 14,451,422	\$ 15,403,903	\$ 14,903,795
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,630,585	\$ 1,484,123	\$ 1,613,262	\$ 1,703,534	\$ 1,886,542
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,010,536	\$ 1,030,673	\$ 1,170,564	\$ 1,155,418	\$ 1,082,702
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 914,551	\$ 1,237,425	\$ 1,115,950	\$ 808,772	\$ 842,607
20% R/W Category - Other	CCR450	\$ 386,975	\$ 917,221	\$ 738,757	\$ 924,752	\$ 887,913
20% R/W Category - Assets Total	CCR455	\$ 14,830,484	\$ 16,740,582	\$ 19,089,955	\$ 19,996,379	\$ 19,603,559
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 2,966,099	\$ 3,348,119	\$ 3,817,989	\$ 3,999,276	\$ 3,920,710
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 22,336,986	\$ 20,836,904	\$ 19,839,380	\$ 16,406,457	\$ 16,060,040
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 662,353	\$ 663,978	\$ 583,434	\$ 534,951	\$ 589,101
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,256	\$ 1,335	\$ 525	\$ 1,465	\$ 3,317
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 17,116	\$ 33,034	\$ 34,423	\$ 30,644	\$ 37,018
50% R/W Category - Other	CCR480	\$ 155,531	\$ 503,052	\$ 505,641	\$ 463,873	\$ 543,848
50% R/W Category - Assets Total	CCR485	\$ 23,173,242	\$ 22,038,303	\$ 20,963,403	\$ 17,437,390	\$ 17,233,324
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 11,586,629	\$ 11,019,162	\$ 10,481,713	\$ 8,718,704	\$ 8,616,676

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 897,508	\$ 989,843	\$ 816,275	\$ 641,493	\$ 502,029
100% R/W Category - All Other Assets	CCR506	\$ 39,251,907	\$ 38,784,650	\$ 38,026,867	\$ 34,433,094	\$ 33,731,536
100% R/W Category - Assets Total	CCR510	\$ 40,149,415	\$ 39,774,493	\$ 38,843,142	\$ 35,074,587	\$ 34,233,565
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 40,149,415	\$ 39,774,493	\$ 38,843,142	\$ 35,074,587	\$ 34,233,565
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	\$ 80,535,664	\$ 80,635,515	\$ 81,124,843	\$ 74,799,145	\$ 73,393,446
Subtotal Risk-Weighted Assets	CCR75	\$ 54,702,135	\$ 54,141,763	\$ 53,142,836	\$ 47,792,557	\$ 46,770,941
Excess Allowances for Loan and Lease Losses	CCR530	\$ 11,590	\$ 2,835	\$ 3,256	\$ 2,892	\$ 4,516
Total Risk-Weighted Assets	CCR78	\$ 54,690,545	\$ 54,138,928	\$ 53,139,580	\$ 47,789,665	\$ 46,766,425
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,375,165	\$ 4,331,111	\$ 4,251,165	\$ 3,823,170	\$ 3,741,312
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.94%	7.80%	7.35%	7.49%	7.53%
Total Risk-Based Capital Ratio	CCR820	12.79%	12.88%	12.69%	13.35%	13.45%
Tier 1 Risk-Based Capital Ratio	CCR830	10.38%	10.42%	10.21%	10.70%	10.74%
Tangible Equity Ratio	CCR840	7.94%	7.80%	7.35%	7.49%	7.52%

*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.