

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the Pennsylvania banking industry for the quarter ending March 31, 2006. It includes data on all 254 Federal and State chartered commercial banks, savings banks and savings and loan associations in Pennsylvania. Our analysis on pages 6-8 also presents a four-year retrospective between 2003-2006 using aggregate industry data. All financial data is based on Call Reports from the FDIC and OTS. Bank stock data as of 7/31/06 is included on pages 21-24.

In certain states, recent merger/acquisition activity has resulted in a single bank charter now operating branches across more than one state, thereby complicating the construction of a "statewide" balance sheet and income statement. This is because Call Report data is collected based on the state of record for the bank charter. Pennsylvania is among those states impacted by this change. Therefore, year-to-year comparisons in the aggregate statewide data should be used with caution as can be seen in the data below. Here is a synopsis of the Pennsylvania banking industry for the quarter ending March 31, 2006:

FIRST QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 254 remaining banks in Pennsylvania (down from 267 in December of 2003), recorded a -3% decrease in earnings for the three month period ending 3/31/06 relative to the same period in 2005. However, the aggregate data is distorted by unusual performance swings by large banks, one-time restructuring charges associated with mergers/acquisitions and jurisdictional reporting changes. A closer inspection of the banks existing in both time periods, indicates that 134 institutions (54%) registered a decrease in earnings from and 113 institutions (46%) reported an increase. The median performance for all institutions was a -4.0% decrease. Nonetheless, 89% of all PA institutions were profitable during Q1-06. Here is the aggregate data; individual institutional data is contained on pages 9-20.

254 PENNSYLVANIA	12 Months	3 Months	3 Months	%
INSTITUTIONS	Ending:	Ending:	Ending:	Change
(see pages 6-8 for complete details)	12/31/05	<u>3/31/05</u>	<u>3/31/06</u>	Q1-05 vs Q1-06
Net Income After Tax (\$ millions)	\$4,069	\$1,053	\$1,023	-3%
Return on Assets (R.O.A.)	1.13%	1.28%	1.03%	
Gross Loans (\$ billions)	\$224	\$199	\$238	20%
Deposits (\$ billions)	\$276	\$237	\$286	20%
Net Interest Margin	3.27%	3.22%	3.09%	
Efficiency Ratio	63.0%	61.0%	63.6%	
Non-Interest Inc. % Avg. Assets	1.6%	1.8%	1.5%	
Non-Performing Assets (\$ billions)	\$1,376	\$1,146	\$1,309	14%
Tier 1 Leverage	7.6%	7.9%	7.7%	
Reserves % Non-Perf. Loans	183%	220%	194%	
Provision for Losses (\$ millions)	\$94	\$6	\$29	380%
Liquidity (loans % deposits)	81%	84%	83%	

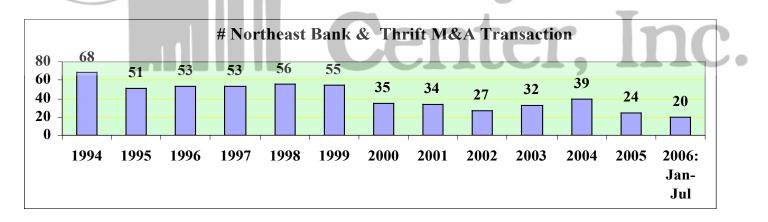
We include below 3-*month* summary data (as of 3/31/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING D	ATA as o	of 3/31/0	6				New			
(\$=Billions, except net inc.)	CT	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	57	37	189	26	12	19	340	202	132	254
% Institutions Profitable	95%	97%	95%	100%	92%	100%	96%	90%	89%	89%
Total Assets (\$ Bils)	\$64	\$57	\$235	\$19	\$20	\$8	\$401	\$1,252	\$151	\$401
Total Deposits (\$ Bils)	\$47	\$39	\$165	\$13	\$13	\$7	\$283	\$857	\$104	\$286
Gross Loans (\$ Bils)	\$43	\$38	\$92	\$13	\$12	\$6	\$204	\$676	\$80	\$238
Net Inc. After Tax (\$ Mils)	\$157	\$133	\$622	\$52	\$60	\$25	\$1,049	\$4,129	\$409	\$1,023
Return on Assets (R.O.A.)	1.00%	1.02%	1.07%	1.09%	1.22%	1.22%	1.06%	1.35%	1.09%	1.03%
Return on Equity (R.O.E.)	8.62%	5.72%	12.23%	11.21%	14.38%	14.21%	10.2%	13.70%	10.16%	11.32%
Net Interest Margins	3.49%	4.14%	2.42%	3.42%	3.15%	4.23%	2.92%	3.22%	2.85%	3.09%
Efficiency Ratio	64.8%	63.77%	68.9%	57.2%	57.5%	64.4%	66.6%	62.1%	53.3%	63.6%
Non-Perf. Assets % Assets	0.20%	0.30%	0.10%	0.20%	0.10%	0.50%	0.20%	0.40%	0.20%	0.30%

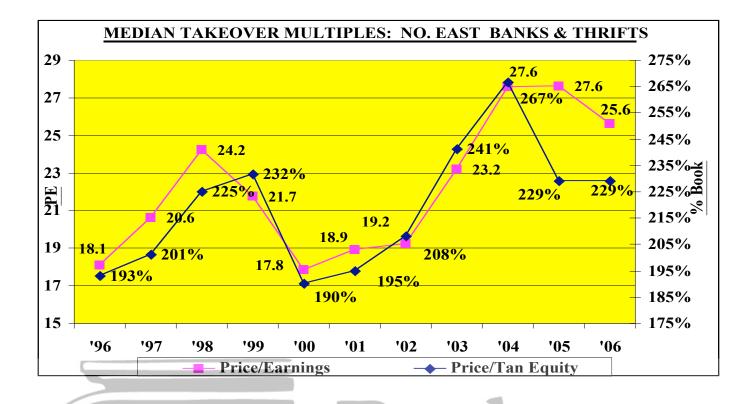
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

On the following pages (pages 4-5) we have compiled information concerning recent merger and acquisition trends and also stock price indicators for both banks and thrifts for the trailing twelve months ending in July 2006.

Although the *number* of Northeast mergers and acquisitions between banks and thrifts has decreased since the 1990's, their *pricing* (both as a multiple of earnings as well as book equity) and *bank stock PE ratios* have increased steadily and peaked in 2004. Present takeover multiples appear to be firming as can be seen below.



For the 31 transactions in the Northeast <u>completed</u> over the last 12 months between July 2005 and July 2006 the median price for all deals (banks & thrifts) was approximately 229% of tangible book equity and a multiple of 25X earnings. Please call us if we can add any clarification to the variation in these statistics. BAC is an active participant in merger and acquisition advisory services.



MARKET RESEARCH SERVICE

Included in this edition of the Quarterly Review is a descriptive packet of information concerning BAC's market research capabilities on economics, demographics, banking industry competition and commercial businesses. These packets are available for your individual branch banking markets in Connecticut. We would invite you to review this material and to contact us if you might wish to procure this information for your institution. It is not very expensive. Our New England-wide databases, combined with our reporting capabilities and proprietary software, can produce insightful and valuable reconnaissance tools to help guide your institution in the following:

- ✓ Market Segmentation
- ✓ Product Development & Positioning
- ✓ Business Development Initiatives
- ✓ Consumer Behavior

Competitive Analysis Start-up Branch Site Location Branch Purchase Analysis Merger/Acquisition Analysis

The second item included in this edition of the Quarterly Review is a subscription form. If you would like to continue receiving the Review, please complete the form and return it to our offices. If you are already a subscriber, we thank you for your confidence. Your subscription expiration date is on the label of the envelope in which you received the Review. We would appreciate any feedback on how to improve the Review. We are aware that through a data base error, a number of subscribers did not receive certain quarters of the Review last year. If you are a subscriber and need these past issues, please contact Ms. Tamica Curling at 860-275-6050 and we will forward them to you. Alternatively, if you would like to extend your subscription by the number of quarters that you missed please indicate that to Ms. Curling. This data will soon be available by subscription on BAC's website.

If you would like to hear more about our investment banking and consulting services, please contact me personally. BAC specializes in helping clients develop and execute strategies. We are consultants and investment banking advisors to the banking industry throughout New England, New York, Pennsylvania and New Jersey. Our services are listed on the back cover of this publication.

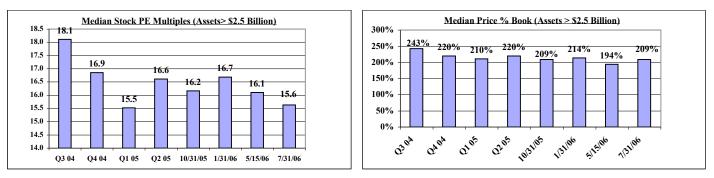
John S. Carusone, President

	224.0 22.0 18.0 16.0 14.0 10.0	xTIOS: BANKS & TH 22:0 20.6 0 11.4 98 99 '00 '01 → BNKS & THRF Buyor	'02'03 TS PE (SNL)	7.3	.7 ▶ <u>16.416.</u> 1 № '05 '06	lergers & ortheast B Latest 12 July '0!	SIS CENT Acquisitio nks & Thr Mos. (LT 5 - July '06	ns: ifts M)	29 27 25 23 2014 21 21 21 4 753 2014 21 96 796 796	24.2 2255 % 20.6 .1 '97 '98 'rice/Earni	17.8 '99 '00 '01	2' 208% 208% 18.9 - 19.2 '02 '0	267% 7.6 27.	6 229% 25.0 223% 05 '06 uity	280% 260% 240% 2200% 200% 180%
		<u>Buyer</u>	Assets \$MM's	State	<u>Targe</u>	<u>t</u>	Assets \$MM's	State	Completion	Deal \$ \$ MM's	Payment	% Equity	PRI % Tan. Eq.	CE: (X) LTM Inc	% Deps
	(1) Fulton Finance	ial Corporation	11,158,351	PA	SVB Financial Serv	vices, Inc.	482,958	NJ	7/1/05	91,451	Cash,Common S	2.89	2.89	25.24	21.2
	(2) Community B	anks, Inc.	1,955,811	PA	PennRock Financia	1 Services	1,146,879	PA	7/1/05	280,211	Common Stock	2.62	2.93	22.61	32.72
	(3) Citizens & No	orthern Corp.	1,135,433	PA	Canisteo Valley Co	rporation	42,500	NY	8/31/05	N/A	Cash	N/A	N/A	N/A	N/A
	(4) Willow Grove	e Bancorp, Inc.	993,120	PA	Chester Valley Ban	corp, Inc.	669,115	PA	8/31/05	132,651	Cash,Common S	2.34	2.49	25.81	27.76
	(5) F.N.B. Corpo	ration	5,609,386	PA	North East Bancsha	ires, Inc.	66,647	PA	10/7/05	14,765	Common Stock	2.15	2.16	N/A	24.85
	(6) Interchange F	inancial Services Corp.	1,488,849	NJ	Franklin Bank		81,046	NJ	10/13/05	22,151	Common Stock	1.94	1.94	13.53	26.34
1	(7) Beneficial Mu	itual Bancorp	2,387,934	PA	Northwood Savings	Bank	9,251	PA	11/14/05	N/A	N/A	N/A	N/A	N/A	N/A
T	(8) UCBH Holdin	ngs Inc.	7,037,174	CA	Asian American Ba	nk & Trust (127,121	MA	11/29/05	34,300	Cash,Common S	1.95	1.95	61.69	31.4
	(9) New York Co	ommunity Bancorp, Inc.	25,204,692	NY	Long Island Financ	ial Corp.	539,679	NY	12/30/05	62,984	Common Stock	2.2	2.2	19.39	15.75
		y Holding Corp.	1,877,914	NY	New York National		138,565	NY	1/3/06	13,404	Cash,Preferred S	1.88	1.88	N/A	10.4
		Bancshares, Inc.	6,490,974	СТ	Cornerstone Banco		232,789	СТ	1/3/06	52,877	Cash,Common S	1.93	1.93	32.6	28.18
	(3) Sun Bancorp,		3,140,962	NJ	Advantage Bank	. <u>r</u> ,	165,981	NJ	1/19/06	35,941	Cash,Common S	2.35	2.35	38.51	21.35
1		Bancshares, Inc.	4,593,900	PA	Nittany Financial C	orn	326,517	PA	1/26/06	99,050	Cash,Common S	3.67	3.93	25.03	40.15
	(5) First Republic		8,441,586	CA	First Signature Ban	A		NH	1/31/06	N/A	N/A	N/A	N/A	N/A	N/A
╟		ial Corporation	11,571,083	PA	Columbia Bancorp	k te frust et	91,331	MD	2/1/06	306,268	Cash,Common S	3.09	3.09	18.84	30.03
┢	(7) NBT Bancorp	<u>^</u>	4,255,439	NY	CNB Bancorp, Inc.	_	32,550	NY	2/10/06	88,575	Cash,Common S	2.08	2.49	27.38	25.83
╟	(8) TD Banknorth		31,784,335	ME	Hudson United Bar	corp	432,975		2/1/06	1,923,126	Cash,Common S	3.67	4.55	17.03	28.09
╟	()	ommunity Bank	258,513	NJ	The Town Bank		147,005		4/3/06	40,321	Common Stock	2.36	2.36	24.79	25.67
╟	<u>``</u>	Bancshares, Inc.	7,539,967	PA	Minotola National I	Bank	623,434	NJ	4/21/06	165,112	Cash,Common Stock	2.04	2.30	24.79	30.14
	< / I	mmunity Bancorp, Inc.	25,014,944	NY	Atlantic Bank of No	_	2,916,664		4/28/06	400,000	Cash	1.45	1.76	12.83	23.91
		ancial Services Inc.	23,014,944 581,180	PA	First National Bank		123,155	PA	4/28/00 5/1/06	400,000 32,855	Cash,Common S	2.43	2.43	22.64	31
			· · · ·	-		or newport	320,510	PA NY		· ·	Cash,Common S				
		al Bancorp, Inc.	6,157,499 1,457,025	CA	Great Eastern Bk	w Vorl			5/15/06 5/22/06	84,944	· · · ·	2.62 N/A	2.62 N/A	30.37 N/A	28.72
	(14) Wilshire Band	A 7	1,457,025 5,703,659		Liberty Bank of Ne	W I UIK	35,704 382,139	N Y PA		14,600	Cash,Common S			60.73	N/A
	(15) F.N.B. Corpor		· · · ·	PA	Legacy Bank				5/26/06	63,016	Cash,Common S	1.66	2.11		21.36
	(16) Sovereign Bar	A 1	62,941,898	PA	Independence Com	2			6/1/06	3,577,980	Cash	1.52	3.41	17.76	31.47
	(17) Tower Bancon	17	346,828	PA	FNB Financial Cor		180,686	PA	6/1/06	29,745	Cash,Common S	1.92	2.23	22.42	20.51
	(18) Flushing Fina	<u>^</u>	2,306,030	NY	Atlantic Liberty Fir	· ·	177,111	NY	6/30/06	44,198	Cash,Common S	1.52	1.52	86.15	41.53
		ncial Services Corporatio	· · · ·	PA	Fulton Bancshares		139,131	PA	7/1/06	23,530	Cash,Common S	1.6	1.6	N/A	21.76
╞	(20) Hudson City	Bancorp, Inc.	26,005,131	NĴ	Sound Federal Ban	corp	1,149,326	NY	7/14/06	264,872	Cash	1.99	2.23	61.47	25.5
	AVERAGE											223%	244%	31.5	26.6%
1	MEDIAN											208%	223%	25.1	26.3%
													1.52	12.83	

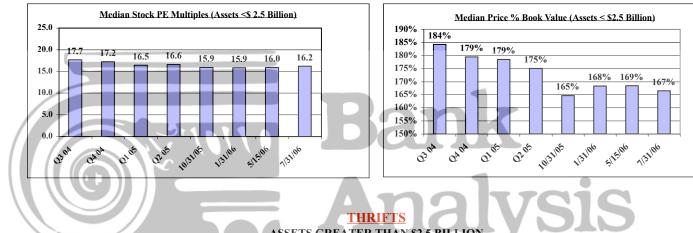
NORTHEAST BANKING STOCK TRADING DATA THROUGH 7/31/2006

PREPARED BY: BANK ANALYSIS CENTER, INC., HTFD. CT

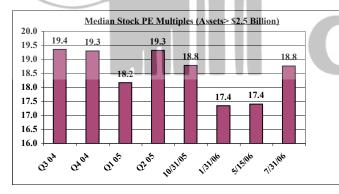
COMMERCIAL BANKS ASSETS GREATER THAN \$2.5 BILLION

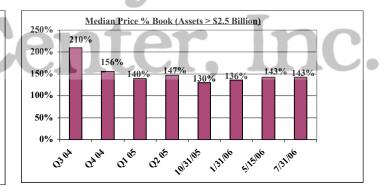


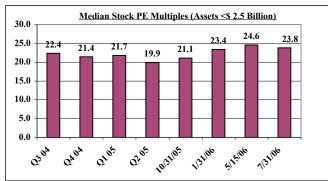
ASSETS LESS THAN \$2.5 BILLION



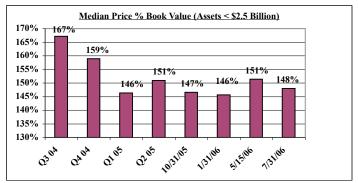








ASSETS LESS THAN \$2.5 BILLION



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HARTFORD, CT 860-275-6050 Contact: John S. Carusone, President

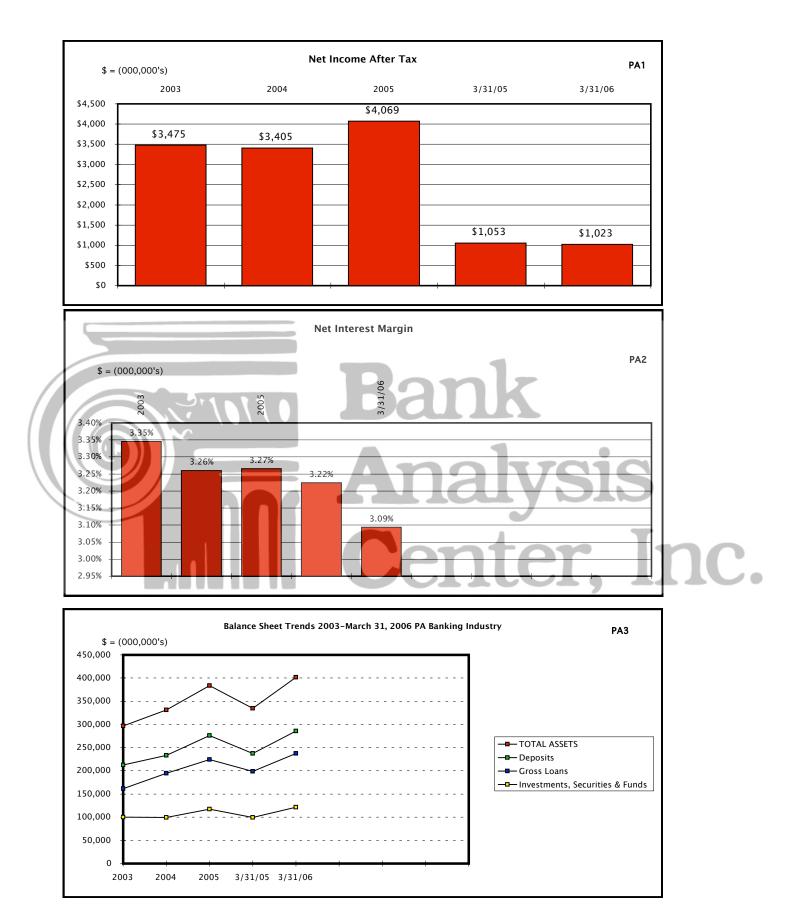
AGGREGATE PENNSYLVANIA BANKING INDUSTRY DATA AT 3/31/2006

(All Federal and State Chartered Savings Banks, Commercial Banks and Savings & Loan Assocs.) (Note: excludes trust companies and credit unions)

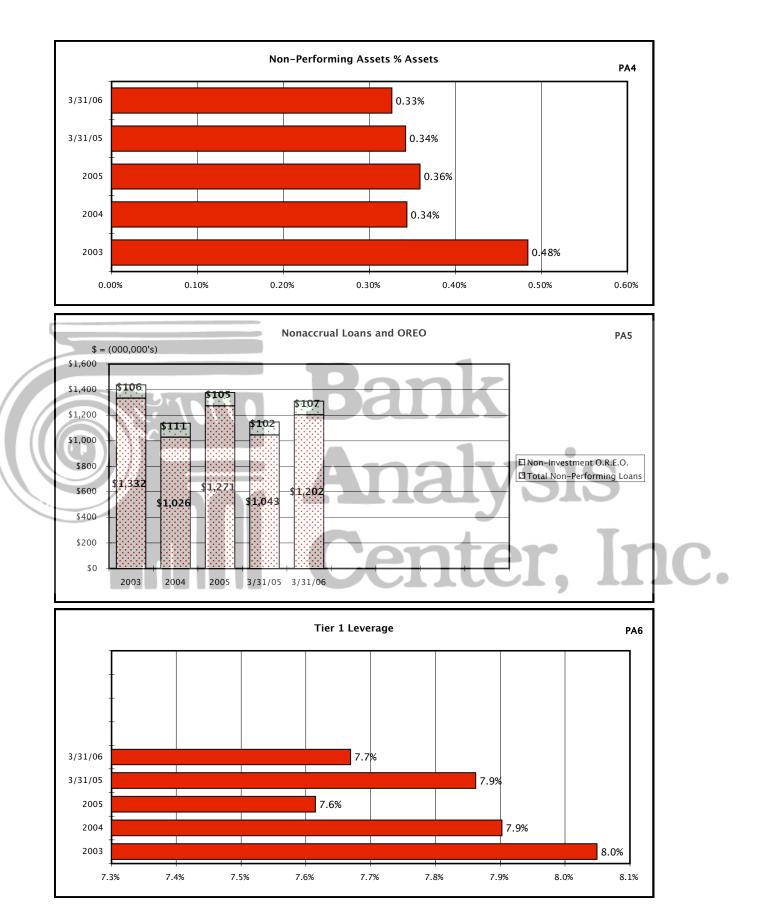
			000.4		0/04/05	0/04/00				
	(NOTE: \$ in 000,000's @ Period End):	2003	2004	2005	3/31/05	3/31/06	<u>2005</u> -	<u>3/31/06</u>	<u>3/31/05</u> -	<u>3/31/06</u>
	NM = Not Meaningful						Increase/(D	ecrease)	Increase/(D	ecrease)
	BASIC DATA:					-	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
	INSTITUTION COUNT: (Banks, Savings Banks & S&L's)									
(1)	Ending balance # institutions period end:	267	260	252	255	254	(1)	0%	(1)	0%
(2)	# Reporting profits	252	241	227	234	225				
(3)	% Reporting Profits	94%	93%	90%	92%	89%				
	BALANCE SHEET DATA:									
(1)	ASSETS	404 000	404 000		400 700	007 740	40.407	6 %		00%
(4) (5)	Gross Loans -Allowance for Loan Losses	161,830 2,186	194,639 2,327	224,246 2,327	198,783 2,292	237,743 2,336	13,497 9	6% 0%	38,960 44	20% 2%
(6)	Net Loans	159,645	192,311	2,327	196,491	2,338	13,488	6%	38,916	20%
(7)	Investments, Securities & Funds	99,777	99,252	117,067	99,144	121,428	4,361	4%	22,284	20 %
(8)	TOTAL EARNING ASSETS	259,421	291,563	338,985	295,635	356,835	17,850	4 % 5%	61,200	21%
(9)	90 Days Past Due Loans	256	241	381	250	313	(69)	-18%	62	25%
(10)	+Non-Accrual Loans	1,076	785	890	793	890	(0)	0%	97	12%
(11)	=Total Non-Performing Loans	1,332	1,026	1,271	1,043	1,202	(69)	-5%	159	15%
(12) (13)	OREO(Non-Direct Investment) TOTAL NON-PERFORMING ASSETS	106 1,438	111 1,137	105 1,376	102 1,146	107 1,309	3 (67)	2% -5%	5 164	5% 14%
(14)	All Other Assets(Cash Due,Bldgs,Prems.&Equip,Intngs,Other Assets)	36,028	38,244	43,245	38,094	43,276	31	0%	5,182	14%
(15)	TOTAL ASSETS	296,887	330,945	383,606	334,874	401,420	17,814	5%	66,546	20%
	LIABILITIES & EQUITY								10.107	
(16)	Total deposits	212,532	233,515	276,040	237,247	285,674	9,635	3%	48,427	20%
(17) (18)	All other borrowings & liabilities Total equity capital and surplus	56,253 28,103	65,820 31,610	72,441 35,125	65,438 32,189	79,291 36,455	6,849 1,330	9% 4%	13,853 4,266	21% 13%
(10)	TOTAL LIABILITIES & EQUITY	296,887	31,810	383,606	32,169	401,420	1,330	4% 5%	4,200	20%
()							,		,	
	INCOME STATEMENT:						(Annua)	ized)		
(20)	Net Interest Earned	8,554	8,936	10,470	2,363	2,747	518	5%	383	16%
(20)	+Non-Interest Income	5,790	5,695	5,942	1,461	1,535	200	3%	74	5%
(22)	+Gains/Losses on Securities	220	100	(43)	6	3	55	-128%	(3)	-54%
(23)	-Non-Interest Expense	8,876	9,359	10,201	2,303	2,685	540	5%	382	17%
(24)	-Provision for Loan Losses	222	152	94	6	29	22	23%	23	380%
(25)	=Pre Tax Income	5,465	5,220	6,074	1,522	1,571	210	3%	49	3%
(26)	NET INCOME AFTER TAX	3,475	3,405	4,069	1,053	1,023	23	1%	(30)	-3%
(27)	Charged-Off Loans	677	569	494	92	133	39	8%	41	44%
(28)	Cumulative Charged-Off Loans	0	0	0	0	0	0	#DIV/0!	0	#DIV/0!
(29)	Number of full time equiv. employees	73,146	74,664	81,087	74,685	82,738	1,651	2%	8,053	11%
	PERFORMANCE MEASURES:			-		_		Τ.		
(00)	(all ratios based on period end data unless otherwise indicated)									
(30)	Non-Performing Loans % Gross Loans	0.8% 0.5%	0.5% 0.3%	0.6% 0.4%	0.5% 0.3%	0.5% 0.3%				
(31) (32)	Non-Performing Assets % Assets Reserve % Non-Performing Loans	0.5% 164%	0.3%	183%	0.3% 220%	0.3% 194%				
(32)	Return on Average Assets (R.O.A.)	1.21%	1.10%	1.13%	1.28%	1.03%				
(34)	Return on Average Equity (R.O.E.)	12.66%	11.55%	12.18%	13.32%	11.32%				
(35)	Non-Interest Expense % Average Assets	3.1%	3.0%	2.8%	2.8%	2.7%				
(36)	Non-Interest Income % Average Assets	2.0%	1.8%	1.6%	1.8%	1.5%				
(37)	Non-Interest Expense Efficiency Ratio	62.6%	64.8%	63.0%	61.0%	63.6%				
(38)	Net Interest Margin	3.35%	3.26%	3.27%	3.22%	3.10%				
(39)	Tier 1 Leverage	8.0%	7.9%	7.6%	7.9%	7.7%				
(40)	Adjusted Tier 1 Leverage	8.4%	8.3%	7.8%	8.2%	7.8%				
(44)	COMPOSITION OF EARNING ASSETS	38%	349/	35%	2.40/	340/				
(41) (42)	% Investments, Securities, Funds	38% 62%	34% 66%	35% 65%	34% 66%	34% 66%				
(42) (43)	% Loans (net) Total	100%	100%	100%	100%	100%				
(44)	Loans % Deposits	76%	83%	81%	84%	83%				
,	Note: Adjusted Tier 1 Leverage: (Common equity + noncumulative. perp. preferred									

Note: Adjusted Tier 1 Leverage: (Common equity + non.-cumulative. perp. preferred + surplus + reserve for loan losses - total non-performing loans - 20% of O.R.E.O. non-qualifying intangibles + unrealized security gains/(losses) + minority interest in consolidated subsidiaries.)/(total assets - non-qualifying intangibles). SM

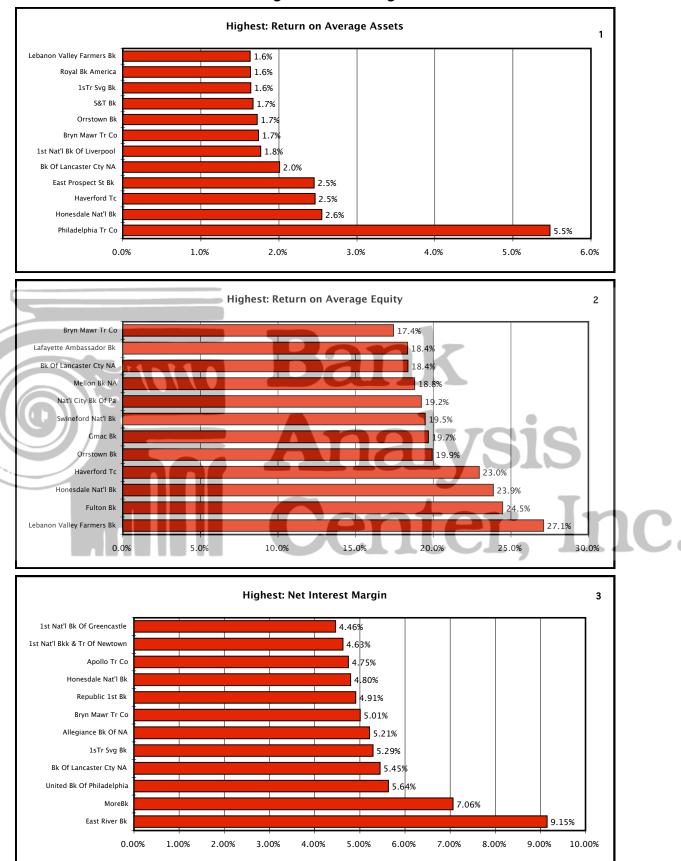
PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 03/31/06



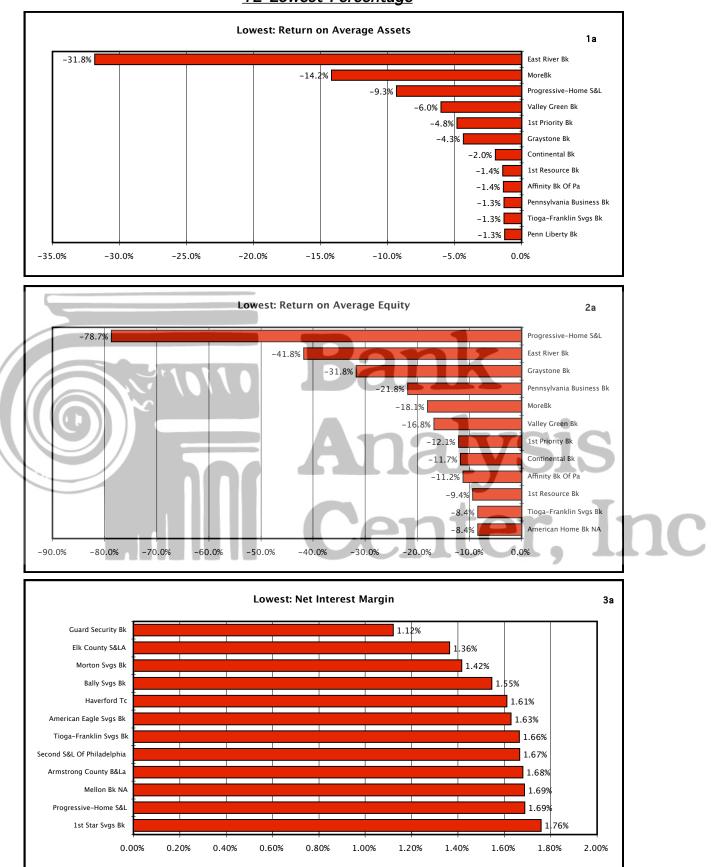
PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 03/31/06



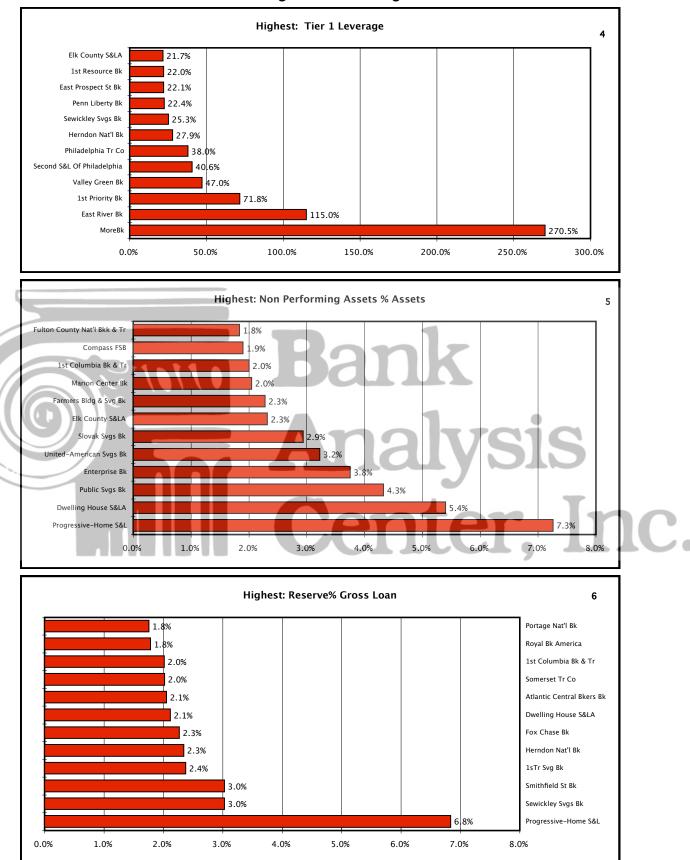
12 Highest Percentage



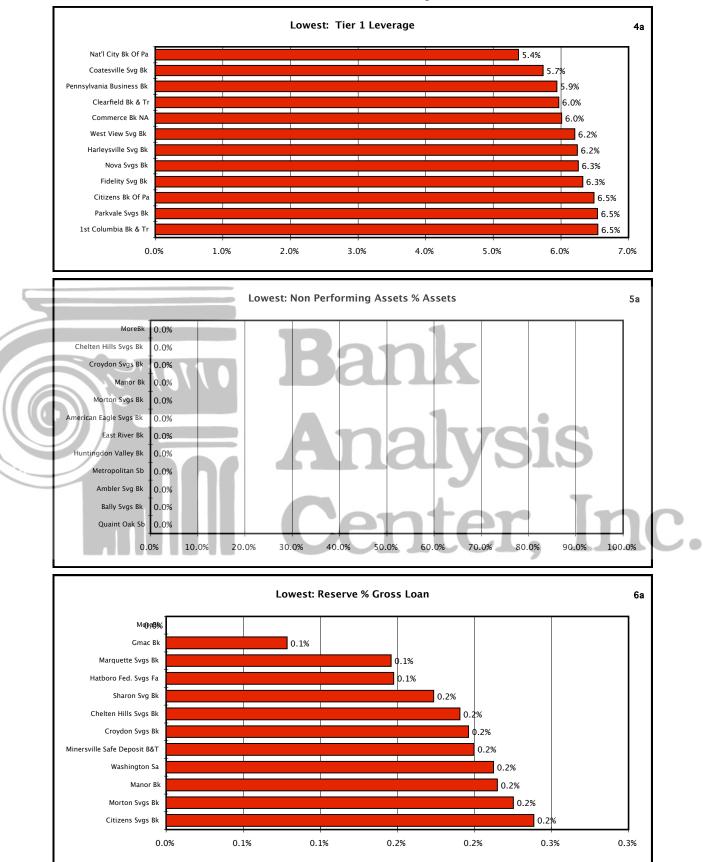
12 Lowest Percentage



12 Highest Percentage



12 Lowest Percentage



Contact: Doug Major, V.P.

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF MARCH 31, 2006:

PENNSYLVANIA COMMERCIAL BANKS, SAVINGS BANKS & S&L'S FDIC CALL REPORTS)

Contact: Doug Major, V.P.		<i>(</i> - ·	(0)					(0)	(10)						,. <u> </u>			(20)					,				(95)
	(1)	(2)	(3) (4)	(5)	(6) ELECT	(7)	(8)		(10) (11)	(12)		13) (14)	(15)	(16)	(17)	(18)	(19) T	(20) (21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
			<u>BASIC D</u>	ATA (SI	ELECI		UNRLZD.	N	<u> </u>	<u>ERFO</u>	<u> </u>	<u>N G</u>		BALI	ANCE	SHEE	1		ITAL		<u>0</u>	PERA	IING			<u>PROF</u>	<u> </u>
			Realized			Investmnts.	Securities	1	otal	old 1	1/2/02	Non-	Loans		Co	ommercial	Retail	Other		Gross		Non-	Non-	Non-	Net	Return	Return
	Total	NET INCOME	Net	Total	Gross	+ Securities		i	lon-	Total Nor				Securities		Risk		/t. Risk	Adj.	Loans			Interest	Interest	Interest	on	on
Bank (\$000's)	Assets Period	After Tax Prior Curre	Gains/ ent (Loss) on	Equity or	Loans Period	+Fed Funds Sold	Losses quali "Held to Intan	fying Perform	ning Non- ans Investment I		Loans % No Gross Perforr	m. % Assets	Earning Assets	% Earning R Assets %		Loans % Gross	Loans % Gross %	Loans Tier 1 Gross Levg.	Tier 1 Leverage	% Total Deposits		Income Ex Average % A	xpenses Average	Expense Effciency (E	Margin Estimated)	Average Assets	Average Bank Equity #
# Bank Name	End	03/05 03/	06 Securities	Surplus	End	(Per. End)		sets NA's	90+ O.R.E.O.	•		ns (Per. End)	(Avg Yr.)					s (Est.) (Per. End)	(Per. End)	-	Employ.	-	Assets	Ratio (Full	· ·		(After tax)
ASSETS \$0-\$100 Million																											
(1) Affinity Bank Of Pa(2) American Eagle Svgs Bank	92,201 31,682	7 (31 (12) (1	16) (179) 18) 0	11,136 3,465	43,751 13,802	45,211 15,968	0	350	0 0			0.0% 0.0% 0.0% 0.0%	47% 47%	53% 53%	1.2% 0.3%	51% 0%	49% 100%	0% 12.7% 0% 10.2%	13.3% 10.4%	57% 77%	22 6	0.14% 0.11%	3.21% 2.69%	118.5% 109.3%	2.67% 2.50%	-1.35% -0.23%	-11.2% (1) -2.0% (2)
(3) Armstrong County B&La	66,105		78 0	10,813	33,508	31,279	0	0	272 0			7% 0.4%	52%	48%	0.4%	5%	94%	0% 16.4%	16.2%	61%	7	0.04%	1.31%	63.9%	2.06%	0.47%	2.9% (3)
(4) Asian Bank(5) Bally Savings Bank	68,732 24,143		10) 0 15 0	6,545 2.308	47,393 13.114	17,847 10,181	(83) 0	0	25 0	25	0.1% 2840 0.0% 0	0% 0.0% 0.0%	76% 55%	24% 45%	1.5% 0.8%	98% 4%	2% 85%	0% 8.5% 11% 9.6%	9.4% 10.0%	82% 65%	26 3	0.53% 0.00%	4.31% 1.02%	101.4% 68.1%	3.92% 1.55%	-0.06% 0.25%	-0.6% (4) 2.6% (5)
(6) Bank Of Canton	73,614	70 12		7,440	61,640	5,464	0	0	775 0	775		4% 1.1%	92%	45%	1.1%	35%	50%	15% 10.3%	10.0%	121%	28	0.45%	2.98%	72.1%	4.07%	0.69%	6.9% (6)
(7) Berkshire Bank(8) Cambria County FS&LA	75,770 41,753	15 (7 73 7	76) 0 73 0	9,274 5,004	58,436 26,686	14,778 14,142	0	0	126 0 38 0	126 38	0.2% 543 0.1% 366		76% 66%	24% 34%	1.2% 0.5%	57% 7%	43% 93%	0% 12.9% 0% 12.1%	13.6% 12.4%	99% 76%	31 10	0.33% 0.20%	3.11% 2.20%	95.4% 65.4%	3.04% 3.25%	-0.41% 0.71%	-3.3% (7) 5.9% (8)
(9) Chelten Hills Svgs Bank	26,077	72 2	22 0	2,436	20,988	4,795	0	0	0 0	0	0.0% 0	0.0%	84%	16%	0.2%	1%	99%	0% 9.8%	10.0%	89%	4	0.19%	2.47%	79.1%	2.97%	0.35%	3.6% (9)
(10) Citizens National Bank(11) Clarion County Community Bank	56,877 43,171	114 14 (162) (2		7,797 7,870	25,697 32,232	26,234 8,621	0 (57)	0	75 0 4 0	75 4	0.3% 356 0.0% 6250		49% 77%	51% 23%	1.0% 0.8%	18% 39%	70% 61%	12% 15.1% 0% 18.7%	15.4% 19.1%	53% 92%	17 20	0.34%	2.72% 3.96%	69.2% 104.6%	3.91% 3.78%	1.02% -0.28%	7.4% (10) -1.5% (11)
(12) Community First Bank NA	59,441	(51) 4	47 0	5,537	37,137	17,206	0	0	897 41		2.4% 57	7% 1.6%	69%	31%	1.4%	45%	50%	5% 10.0%	9.3%	83%	29	0.50%	2.87%	88.1%	3.04%	0.32%	3.4% (12)
(13) Community National Bank Of Nw Pa(14) Compass FSB	67,776 45,872	204 19 30 7		14,516 4,028	33,600 22,469	30,019 21,940	(392)	0	15 94 97 774		0.0% 2847 0.4% 158		53% 51%	47% 49%	1.3% 0.7%	14% 7%	81% 92%	6% 21.6% 0% 8.9%	21.6% 8.7%	65% 58%	26 6	0.71% 0.17%	2.73% 1.58%	60.8% 61.9%	4.01% 2.49%	1.16% 0.65%	5.4% (13) 7.4% (14)
(15) County Svgs Bank	52,314		22 0	3,835	33,297	18,169	0	0	764 0	764	2.3% 47		65%	35%	1.1%	10%	89%	0% 7.4%	6.6%	70%	20	0.35%	3.67%	93.0%	3.69%	0.17%	2.3% (15)
(16) Croydon Svgs Bank(17) Dwelling House S&LA	10,451 20,180	25 (12) 2	5 U 26 O	1,080 3,435	7,648 8,168	2,097 11,549	0	0 1,	0 0 076 14	1,090 1		0% 0.0% 5% 5.4%	80% 41%	20% 59%	0.2% 2.1%	9% 14%	89% 81%	2% 10.6% 0% 16.2%	10.7% 11.7%	83% 51%	2 7	0.04% 0.28%	2.24% 4.19%	90.0% 93.8%	2.63% 4.35%	0.21% 0.52%	1.9% (16) 3.0% (17)
(18) East Prospect St Bank	59,4 67 18,840 N/	606 36		14,459	13,643	44,817	0	0	132 0	132		9% 0.2%	23%	77% 64%	1.0%	11%	89% 67%	1% 22.1%	22.1%	31%	12 17	0.13%	1.93%	51.8%	3.64%	2.45%	10.1% (18)
(19) East River Bank (20) Elk County S&LA	18,840 N/. 11,006	A (75 15	(5) U	14,342 2,371	6,128 7,956	11,006 2,886	0	0	255 0	255		0% 0.0% 7% 2.3%	36% 73%	27%	0.4%	33% 4%	96%	0% 115.0% 0% 21.7%	115.2% 20.0%	157% 98%	3	0.04% 0.11%	39.15% 2.89%	468.0% 85.9%	9.15% 3.35%	-31.85% -0.18%	-41.8% (19) -0.8% (20)
(21) Eureka Bank (22) Farmers Bldg & Svg Bank	93,827 47,774	(469) 24 95 12		19,226 10,282	70,339 27,132	21,112 17,999	0 (325)		382 400 090 0	782 1,090	0.5% 158 4.0% 8	3% 0.8% 3% 2.3%	77% 61%	23% 39%	0.9% 0.3%	55% 0%	45% 100%	0% 18.6% 0% 21.7%	18.7% 18.8%	106% 74%	15 5	0.06% 0.37%	2.25% 1.93%	63.7% 54.1%	3.58% 3.38%	1.05% 1.03%	5.2% (21) 4.8% (22)
(23) Fidelity S&LA Of Bucks Cty	66,113	49 2		10,166	34,177	30,305	0		132 0		0.4% 262		52%	48%	1.0%	5%	94%	0% 16.0%	16.2%	68%	18	0.19%	2.92%	94.5%	2.99%	0.13%	0.8% (23)
(24) First National Bank Of Lilly (25) First National Bank Of Liverpool	21,902 37,435	27 2 198 16	··· (·/	3,192 4,306	6,859 28,596	13,643 7,936	0 (7)	0	103 23 94 0			5% 0.6% 5% 0.3%	33% 81%	67% 19%	1.1% 1.3%	31% 12%	66% 8 6%	3% 15.4% 2% 12.0%	15.3% 12.8%	37% 87%	5 13	0.16% 0.51%	2.75% 2.61%	76.8% 58.3%	3.63% 4.10%	0.51% 1.77%	3.5% (24) 14.9% (25)
(26) First National Bank Of Minersville	85,249	206 7	76 0	10,806	35,894	45,516	(1,080)		146 0	146	0.4% 273	3% 0.2%	44%	56%	1.1%	20%	70%	10% 12.6%	11.6%	48%	22	0.50%	2.49%	75.4%	2.94%	0.36%	2.8% (26)
 (27) First National Bank Of Port Allegany (28) First Priority Bank 	91,219 68,167 N/	220 16 A (59	66 0 (7) 0	8,339 19,450	52,894 8,507	34,760 58,979	(48)	0	880 113 0 0	993		4% 1.1% 0% 0.0%	60% 9%	40% 91%	1.1% 1.3%	24% 30%	73% 70%	3% 8.8% 0% 71.8%	8.4% 72.2%	74% 72%	31 18	0.44% 0.53%	2.69% 6.46%	70.5% 259.7%	3.53% 1.99%	0.72% -4.82%	8.0% (27) -12.1% (28)
(29) First Resource Bank	60,310 N/	A (20)2) 0	8,495	39,315	20,251	0	0	0 0	0	0.0% 0	0.0%	60%	40%	1.1%	65%	35%	0% 22.0%	23.2%	124%	13	0.08%	3.46%	118.8%	2.88%	-1.40%	-9.4% (29)
(30) Gateway Bank Of Pa (31) Guard Security Bank	80,271 76,011	(403) (10	05) 0 05) 0	13,521 7,126	36,776 32,290	41,321 36,079	0	0 23	0 0 12 0		0.0% 0 0.0% 1817	0% 0.0% 7% 0.0%	47% 47%	53% 53%	1.5%	57% 46%	43% 54%	0% 21.5% 0% 10.0%	22.3% 10.2%	73% 77%	15 22	0.07% 1.38%	2.85% 3.21%	108.2% 123.3%	2.63% 1.41%	-0.54% -0.34%	-3.1% (30) -3.6% (31)
(32) Halifax National Bank	74,214	127 9	03 0	9,685	49,607	19,444	0	0	1 0		0.0% 40000		71%	29%	0.8%	41%	53%	6% 14.0%	14.6%	83%	21	0.13%	2.52%	71.7%	3.66%	0.52%	3.8% (32)
(33) Herndon National Bank (34) Huntingdon Svg Bank	28,296 11,825	63 5 29 1	14 0	7,760 2,304	7,891 8,182	19,010 3,541	(262) 0	0	452 0 11 0		5.7% 41 0.1% 755		30% 67%	70% 33%	2.3% 1.0%	30% 5%	63% 95%	7% 27.9% 0% 19.5%	26.0% 20.1%	39% 86%	8	0.20% 0.07%	2.46% 2.17%	66.3% 76.2%	3.75% 2.81%	0.77% 0.47%	2.8% (33) 2.4% (34)
(35) Keystone St Svgs Bank (36) Liberty Svgs Bank FSB	24,315 27,862	(23) 1	17 0	3,741 2,726	3,008 24,058	20,617 2,766	(115)	0	6 0 338 151	6 489	0.2% 783	3% 0.0% 2% 1.8%	13% 90%	87% 10%	1.6% 0.7%	18% 6%	33% 93%	48% 15.3% 0% 10.1%	15.0% 9.3%	15% 102%	6 12	0.08%	2.46% 3.30%	88.8% 104.7%	2.77% 3.14%	0.28% -0.46%	1.8% (35) -4.5% (36)
(37) Manor Bank	17,433	(47)	16 0	2,068	5,121	10,211	0	0	0 0			0.0%	34%	66%	0.2%	0%	100%	0% 13.4%	13.5%	34%	6	0.34%	3.23%	86.6%	3.84%	0.36%	3.0% (37)
(38) Meridian Bank (39) Metropolitan Sb	88,790 14,175	(277) 2 46 1	28 0 13 0	8,172 1,123	78,431 13.070	8,762 223	0	0	300 0	300	0.4% 289 0.0% 0	0.3% 0% 0.0%	86% 98%	14% 2%	1.1% 0.5%	61% 1 4%	33% 86%	5% 9.9% 0% 7.9%	10.6% 8.3%	98% 1 01%	17	0.03% 0.17%	2.83% 2.15%	81.6% 84.6%	3.48% 2.55%	0.13% 0.36%	1.4% (38) 4.7% (39)
(40) Mifflin Cnty Sb	86,475	150 17	74 O	10,852	76,694	4,016	(1)		710 19	729	0.9% 78	3% 0.8%	95%	5%	0.7%	26%	72%	2% 12.6%	12.5%	110%	29	0.36%	2.39%	63.9%	3.62%	0.81%	6.5% (40)
(41) Milton Savings Bank (42) Morebank	46,848 10,320 N/		12 0 (3) 0	9,438 8,107	39,396 0	6,702 8,948	0	0	140 87 0 0	227	0.4% 114 0.0% 0	4% 0.5% 0% 0.0%	87% 0%	13% 100%	0.4%	13% 0%	87% 0%	0% 18.5% 0% 270.5%	18.5% 270.5%	108% 0%	10	0.09%	2.07% 20.31%	51.5% 331.6%	4.02% 7.06%	1.21% -14.19%	6.0% (41) -18.1% (42)
(43) Morton Svgs Bank	19,460	(10) (1	l5) 0	1,288	10,658	8,523	0	0	0 0	0	0.0% 0	0.0%	57%	43%	0.2%	2%	98%	0% 6.9%	7.0%	59%	5	0.12%	2.92%	113.7%	2.52%	-0.31%	-4.6% (43)
(44) Mt. Troy Bank (45) Nesquehoning Svg Bank	76,033 28,771	204 10 57 57		6,879 3,584	48,290 18,101	26,207 8,717	0 (115)	0	278 127 210 0	405 210		6% 0.5% 6% 0.7%	64% 67%	36% 33%	0.3%	23% 10%	77% 83%	0% 9.6% 7% 12.6%	9.4%	84% 90%	11	0.05% 0.18%	1.90% 2.41%	67.0% 77.3%	2.88% 3.14%	0.57% 0.81%	6.3% (44) 6.4% (45)
(46) Philadelphia Trust Co	28,685	403 39		10,959	14,211	10,585	0	221	27 0	27	0.2% 600	0% 0.1%	58%	42%	1.1%	40%	51%	9% 38.0%	38.4%	92%	19	24.53%	17.24%	64.7%	2.41%	5.47%	14.7% (46)
(47) Port Richmond Svgs (48) Progressive-Home FS&LA	49, 189 64,680	241 19 (10) (1,55		7,165 7,066	46,922 34,600	1,023 29,407	0	-	361 0 019 676			4% 0.7% 9% 7.3%	98% 54%	2% 46%	1.0% 6.8%	11%	89% 91%	0% 14.4% 0% 9.5%	14. 7% 6.9%	140%	11 13	0.38% -0.25%	2.87% 3.21%	61.3% 189.7%	4.42% 2.05%	1.57% -9.35%	11.0% (47) -78.7% (48)
(49) Province Bank FSB	79,934	(6)	8 0	14,688	34,459	42,809	0	19	6 0	6	0.0% 6100	0.0%	42%	58%	1.1%	50%	50%	0% 20.4%	20.9%	53%	21	0.46%	2.72%	93.2%	2.57%	0.04%	0.2% (49)
(50) Public Svgs Bank (51) Quaint Oak Sb	26,703 60,100	10 129 13	2 0 35 0	2,143 4,302	24,134 55,756	1,311 3,834	0	0 1,	006 149 0 0	1,100	4.2% 14 0.0% 0	4% 4.3% 0% 0.0%	93% 94%	6%	0.6% 0.8%	6% 36%	93% 64%	0% 7.5%	4.6% 8.3%	98% 105%	21 5	4.47% 0.00%	8.14% 1.36%	98.7% 43.7%	3.94% 3.13%	0.03%	0.4% (50) 12.8% (51)
(52) Second FS&LA Of Philadelphia	14,809	68 1 91 9	11 O	6,563	5,720	8,589	0	0	0 0			0.0%	40%	60%	1.0%	15%	84%	0% 40.6%	41.0%	74%	4	0.05%	3.04%	91.1%	3.36%	0.30%	0.7% (52)
(53) Slovak Svgs Bank (54) Slovenian S&LA Of Franklin	55,112 99,660	91 98 7		6,500 9,773	42,719 60,014	10,708 35,003	(227) 0		620 0 846 0			7% 2.9% 3% 0.8%	79% 63%	21% 37%	0.3% 0.5%	26% 4%	74% 96%	0% 12.2% 0% 9.7%	9.0% 9.1%	131% 67%	4 32	0.01% 0.23%	1.11% 2.54%	49.8% 84.7%	2.28% 2.91%	0.69% 0.29%	5.8% (53) 2.9% (54)
(55) Tioga-Franklin Savings Bank (56) Turbotville National Bank	18,172 87,729	(89) (5 256 25	· ·	2,772 11,910	10,365 51,163	7,005 32,129	0		111 0 704 0	111 704		4% 0.6% 3% 0.8%	60% 61%	40% 39%	1.0% 1.1%	10% 15%	90% 53%	0% 15.8% 32% 14.0%	15.8% 13.9%	71% 72%	3 17	0.00%	3.62% 1.95%	226.4% 51.5%	1.66% 3.62%	-1.31% 1.15%	-8.4% (55) 8.5% (56)
(57) Union B&L Svg Bank	33,436	64 6		5,790	26,291	6,176	(29)	0	606 0			7% 1.8%	82%	18%	0.9%	27%	72%	1% 16.9%	15.7%	104%	7	0.24%	2.64%	71.5%	3.55%	0.72%	4.2% (57)
(58) Union National Bank Of Mt Carmel(59) United Bank Of Philadelphia	99,770 71,550	112 8 11 7	34 1 70 0	9,368 8,269	57,084 46,945	35,585 17,871	0 (208) 1		413 47 744 165			0% 1.5% 1% 1.3%	63% 72%	37%	1.0%	28% 61%	71% 39%	1% 9.9% 0% 9.9%	9.1%	64% 75%	38 32	0.44%	3.04% 6.42%	85.3% 91.3%	3.36% 5.64%	0.34%	3.6% (58) 3.4% (59)
(60) United-American Svgs Bank	44,254	74	6 0	3,050	33,608	9,536	0	0 1,	207 220	1,427	3.6% 20	0% 3.2%	78%	22%	0.7%	24%	76%	0% 7.3%	5.0%	92%	10	0.07%	2.63%	96.9%	2.70%	0.06%	0.8% (60)
(61) Valley Green Bank (62) Vartan National Bank	28,850 N/. 80,928	A (37 18 15		8,722 6,175	7,798 64,207	18,961 12,130	(14)	0 207	0 0 934 0			0% 0.0% 0% 1.2%	28% 88%	72% 12%	1.2%	85% 50%	15% 50%	0% 47.0% 0% 7.9%	47.4% 7.6%	60% 92%	13 29	0.10%	7.99% 3.66%	313. 8% 80. 4%	2.68% 4.16%	-6.01% 0.75%	-16.8% (61) 10.1% (62)
	00,020	10 10		0,170	04,207	12,100	Ű	201	0	004	1.0 % 00	1.2.70	0070	12.70	1.270	0078	0070	070 1.070	1.0 /0	5270	20	0.00 /0	0.00 %	00.470	4.1070	0.7070	(02)
SUBTOTAL MEDIAN	3,172,128 50,752	3,067 (13 35 2	32) 109 27 #NUM!	455,542 7,146	1,918,575 32,261	1,112,459 14,460		,285 23, 0	440 3,100 119 0			3% 0.8% 5% 0.2%	63% 62%	37% 38%	1.0% 1.0%	31% 18%	66% 73%	3% 14.9% 0% 12.8%	14.7% 13.0%	79% 77%	902 13	0.58% 0.19%	3.18% 2.74%	88.0 8% 84. 64%	3.25% 3.19%	-0.02% 0.35%	-0.1% 2.9%
	50,752			.,	02,201	, +00							02.70			1070		12.070	.0.070								
ASSETS \$100-\$250 Million (63) Allegiance Bank Of NA	126,678	229 29	96 0	23,058	99,454	23,232	0	0	425 0	425	0.4% 370	0% 0.3%	82%	18%	1.6%	55%	44%	1% 19.5%	20.5%	124%	32	0.15%	3.89%	74.5%	5.21%	0.95%	5.2% (63)
(64) Altoona First Svgs Bank	171,459	214 28	31 0	18,513	124,788	36,188	17	106	785 57		0.6% 132	2% 0.5%	77%	23%	0.8%	33%	67%	0% 10.9%	11.1%	82%	48	0.31%	2.77%	73.5%	3.67%	0.67%	6.1% (64)
(65) Ambler Svg Bank(66) American Home Bank NA	208,046 175,092	186 7 75 (35	-	19,510 16,506	107,264 147,601	91,535 10,476	(2,906) 0 3	0 ,566	0 0 586 99	0 685	0.0% 0 0.4% 196	0% 0.0% 5% 0.4%	53% 93%	47% 7%	0.8% 0.8%	24% 54%	76% 46%	0% 9.4% 0% 9.2%	8.4% 9.5%	62% 99%	41 194	0.11% 5.39%	2.09% 8.26%	88.1% 106.9%	2.37% 2.65%	0.14% -0.83%	1.5% (65) -8.4% (66)
(67) Apollo Trust Co	116,208	266 37 547 54		16,978	50,205	58,807 73,170	0	0	36 0 574 197		0.1% 1958 0.6% 220		46% 57%	54%	1.4%	25%	75%	1% 14.4%	15.0%	51%	52 37	0.98%	3.37% 1.61%	62.1% 46.8%	4.75%	1.27% 1.19%	8.7% (67)
(68) Bank Of Landisburg (69) Bucks County Bank	182,991 137,094	(378) (14		32,293 20,173	103,462 67,723	73,170 62,767	1	0	574 197 0 0			0% 0.4% 0% 0.0%	57% 57%	43% 43%	1.2% 1.0%	8% 77%	90% 22%	2% 18.3% 2% 20.0%	18.6% 20.6%	69% 73%	25	0.21% 0.19%	1.61% 2.80%	46.8%	3.34% 2.64%	-0.49%	6.8% (68) -2.8% (69)
(70) C&G Savings Bank(71) Citizens Trust Co	116,663 140,372	131 10 333 31		13,587 17,607	83,468 59,173	28,831 68,840	0		507 80 199 134	587 333	0.6% 135 0.3% 297		75% 46%	25% 54%	0.8% 1.0%	3% 27%	97% 66%	0% 11.9% 7% 13.0%	12.1% 13.3%	88% 62%	41 39	0.23% 1.10%	2.83% 2.55%	82.7% 66.4%	3.32% 3.01%	0.36% 0.88%	3.1% (70) 7.1% (71)
(72) Columbia County Farmers National Ba	228,580	536 55	50 0	27,679	154,381	56,640	0	36	659 0	659	0.4% 212	2% 0.3%	73%	27%	0.9%	35%	56%	8% 12.5%	12.8%	92%	87	0.72%	2.65%	64.7%	3.66%	0.96%	8.0% (72)
(73) Community St Bank(74) Continental Bank	187,604 140,983 N/	431 40 A (67		17,068 22,595	161,971 46,685	12,675 90,274	0	0 177	347 34 0 0		0.2% 374 0.0% 0	4% 0.2% 0% 0.0%	94% 29%	6% 71%	0.8% 1.1%	11% 51%	85% 48%	3% 9.4% 0% 16.8%	9.9% 17.1%	95% 54%	70 36	0.41% -0.08%	2.84% 3.67%	66.1% 160.1%	4.18% 2.43%	0.88% -1.96%	9.6% (73) -11.7% (74)
(75) Csb Bank	210,660	430 39	96 72	22,433	149,183	46,394	0 1	,171 2,	805 284	3,089	1.9% 55	5% 1.5%	76%	24%	1.0%	66%	32%	1% 10.3%	9.7%	87%	69	0.72%	3.08%	71.4%	3.86%	0.76%	7.1% (75)
(76) Eagle National Bank (77) Earthstar Bank	170,204 184,454	16 5 314 (12		21,389 13,695	102,154 119,459	60,931 55,593	0 1 (811)		159 0 742 0	159 1,742	0.2% 877 1.5% 65	7% 0.1% 5% 0.9%	64% 67%	36% 33%	1.4% 0.9%	67% 42%	33% 58%	0% 13.6% 0% 7.7%	14.5% 6.9%	72% 92%	38 32	0.22%	3.15% 3.13%	94.4% 113.4%	3.26% 2.62%	0.15% -0.26%	1.1% (76) -3.4% (77)
(78) Elderton St Bank	142,111	391 47	78 0	13,331	99,179	39,151	0	0	704 45	749	0.7% 137	7% 0.5%	73%	27%	1.0%	51%	39%	11% 9.8%	10.0%	79%	39	0.32%	1.92%	47.6%	3.81%	1.37%	14.6% (78)
(79) Embassy Bank For Lehigh Valley(80) Enterprise Bank	234,595 119,408	95 10 132 16		19,843 7,855	187,477 104,832	41,665 6,187	0		375 0 390 1,091	375 4,481	0.2% 507 3.2% 25	7% 0.2% 5% 3.8%	81% 92%	19% 8%	1.0% 0.8%	47% 93%	53% 7%	0% 9.1% 0% 6.7%	9.8% 4.3%	94% 95%	35 36	0.07% 0.56%	2.19% 3.22%	85.2% 73.5%	2.56% 4.11%	0.17% 0.54%	2.1% (79) 8.3% (80)
(81) Farmers National Bank	154,938	570 48		16,104	99,686	47,197			720 107		2.7% 51	1% 1.8%	70%	30%	1.4%	50%	46%	4% 9.6%	8.7%	72%	28	0.23%	1.68%	44.7%	3.70%	1.30%	12.2% (81)
(82) First Cornerstone Bank(83) First National Bank Fredericksburg	148,197 164,284	42 6 282 23		10,834 13,314	120,014 116,523	25,176 31,379	0	0	5 30 520 0		0.0% 21720 0.4% 134		81% 80%	19% 20%	0.9% 0.6%	58% 34%	38% 50%	4% 7.6% 17% 8.4%	8.3% 8.5%	96% 77%	23 68	0.03% 0.63%	2.35% 3.50%	84.1% 79.3%	2.82% 4.22%	0.18% 0.58%	2.4% (82) 7.1% (83)
(84) First National Bank Of Marysville	111,638	211 19	9 0	11,904	72,195	30,840	0	0	158 0	158	0.2% 393	3% 0.1%	69%	31%	0.9%	29%	67%	5% 11.1%	11.6%	83%	32	0.57%	2.42%	67.0%	3.29%	0.72%	6.7% (84)
(85) First National Bank Of Mcconnellsburg(86) First National Bank Of Mercersburg	189,731 122,449	333 32 342 36		16,105 12,697	144,854 93,968	29,438 17,534	(2) 2 0	,063 0	57 0 258 0	57 258	0.0% 2019 0.3% 371		83% 84%	17% 16%	0.8% 1.0%	30% 32%	64% 49%	6% 7.7% 19% 10.5%	8.3% 11.0%	102% 91%	54 36	0.38% 0.53%	2.56% 2.54%	67.7% 58.3%	3.69% 4.20%	0.70% 1.19%	8.2% (85) 11.5% (86)
(87) First National Bank Of Newport	121,247 170,264	437 41 493 42		13,732	73,935	38,685	0		599 0 259 0		0.8% 153	3% 0.5%	66%	34% 23%	1.2% 0.9%	30%	66% 75%	4% 11.7%	12.0%	69% 82%	42	0.81%	2.63%	57.5% 59.2%	4.06%	1.38% 1.00%	12.2% (87)
(88) First United National Bank(89) Fleetwood Bank	154,602	213 13	31 10	14,819 15,323	125,962 89,640	34,918 52,101	0 (34)	0	134 0	134	0.2% 461 0.1% 807	7% 0.1%	77% 61%	39%	1.2%	23% 32%	75% 60%	2% 8.7% 9% 10.6%	9.2% 11.2%	82% 65%	54 65	0.40% 0.70%	2.38% 3.67%	85.8%	3.83% 3.91%	0.34%	11.6% (88) 3.4% (89)
(90) Fulton County National Bankk & Trust(91) Gratz National Bank	139,522 104,290	71 4 435 39		14,620 12,749	80,341 70,402	43,083 27,299	0 (125)	0 1, 0	837 726 76 0		2.3% 76 0.1% 1088	5% 1.8% 8% 0.1%	65% 71%	35% 29%	1.7% 1.2%	32% 22%	47% 57%	20% 10.9% 21% 12.3%	10.5% 12.9%	74% 84%	48 18	0.45% 0.27%	3.45% 1.36%	97.6% 37.5%	3.49% 3.58%	0.14% 1.50%	1.3% (90) 12.3% (91)
	107,200		0	12,148	70,402	21,299	(120)			10	0.170 1000	0.170	/ 1 /0	20 /0	1.2/0	22 /0	5170	21/0 12.3/0	12.370	0470	10	0.21/0	1.0070	01.070	0.00 /0	1.0070	12.070 (01)

Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050 Contact: Doug Major, V.P.

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF MARCH 31, 2006:

PENNSYLVANIA COMMERCIAL BANKS, SAVINGS BANKS & S&L'S FDIC CALL REPORTS)

Contact: Doug Major, V.P.										(,				,											
	(1)	(2) ((3) (4) <u>BASIC D</u>	(5) ATA (SE	(6) (6) (6)	(7)	(8)	(9)		11) (* PER	2) FOR	(13) MIN((14) G	(15)		(17) (18 NCESHE		(20)	(21) <u>CAPIT</u>	(22) 4 <i>L</i>	(23) (2	24) (25) ОРЕБ	(26) RATING	(27)	(28)	(29) <u>PROF</u>	(30)
				·			JNRLZD.							Lanna		Commercia	Deteil					Ner	Non-	Non-	Net		
	Total	NET INCOME	Realized Net	Total		nvestmnts. S Securities	Securities Gains/	Non-	Total Non-	То	old 1/2/02 tal Non-Perf		Non- Perf.	Loans % S	Securities	Commercia Ris		01.101			Gross .oans F	Non- Full Interest		Non- Interest	Interest	Return on	Return on
Bank (\$000's)	Assets Period	After Tax Prior Curre	Gains/ ent (Loss) on	Equity or	Loans + Period	Fed Funds Sold		alifying Perfe	orming N Loans Investm	on- No ent Performi			Assets & Assets	Earning % Assets	Earning Reso Assets % G				Tier 1 Levg. Lev	· · · ·	Total Ti oosits Equ	me Income	Expenses % Average	Expense Effciency (Margin Estimated)	Average Assets	Average Bank Equity #
# Bank Name	End	03/05 03/0	. ,	Surplus	End		Maturity"	-	's+90+ O.R.E		•		Per. End)			ans Loans (Est		Loans (Est.) I	•	. End) (Per.	-				· ·	(After tax) ((After tax)
(92) Graystone Bank (93) Greenville Svgs Bank	138,885 N// 148,791	A (1,10 270 18		13,377 15,681	76,644 120,552	57,662 22,769	0 (190)	0	0 575	0 37 6 [.]	0 0.0% 2 0.5%		0.0% 0.4%	52% 85%		.5% 83%				16.4% 10.8%		43 0.18% 33 0.19%		146.7% 70.8%	2.92% 2.84%	-4.34% 0.50%	-31.8% (92) 4.7% (93)
(94) Haverford Tc (95) Huntingdon Valley Bank	154,273 172,488	1,003 92 76 2	27 0 26 0	16,102 10,710	89,862 85,152	57,660 77,846	3	370 0	0	0	0 0.0% 0 0.0%		0.0% 0.0%	65% 52%		.0% 6%			10.3% 7.2%	10.9% 7.4%		57 12.91% 46 0.26%		82.8% 96.3%	1.61% 2.41%	2.46% 0.06%	23.0% (94) 1.0% (95)
(96) Indiana First Svg Bank (97) Integrity Bank	183,053 211,204	150 16 270 32		19,879 17,941	112,416 173,930	60,297 25,725	(227) 0	385	221	0 22	21 0.2% 0 0.0%		0.1% 0.0%	66% 87%		.0% 16% .2% 68%		2%	11.4%	11.8% 10.5%		70 0.58% 53 0.26%		85.8% 60.7%	3.29% 3.51%	0.37% 0.64%	3.3% (96) 7.4% (97)
(98) Investment Svg Bank (99) Iron Wkrs Svg Bank	102,923	126 10 159 14	6 (4)	14,791	59,537 87,156	34,767 43,515	0 (1,025)	12	315 1 46	68 48	0.0% 0.5% 0.1%	59%	0.5%	64% 68%	36% 0	.3% 19% .4% 29%	% 81%	0%		14.7% 7.8%	83%	28 0.53% 35 0.19%	2.73%	80.2% 81.5%	3.13%	0.42%	2.9% (98) 5.1% (99)
(100) Jim Thorpe National Bank	111,635	215 27	'1 0	11,621	62,213	41,228	(42)	0	76 1	18 19	0.1%	734%	0.2%	59%	41% C	.9% 22%	% 78%	0%	10.8%	11.2%	72%	34 0.73%	2.54%	65.4%	3.40%	0.97%	9.4% (100)
(101) Jonestown Bk & Trust (102) Landmark Community Bank	220,592 131,283	438 60 (104) (2	23) 0	21,864 9,333	161,246 76,727	43,004 48,547	(188) (110)	231 0	123 34	0 :	23 0.1% 34 0.0%	2547%	0.1% 0.0%	81% 63%	37% 1	.2% 21% .1% 69%	% 31%	0%	10.3% 8.1%	11.1% 8.7%	68%	96 0.85% 29 0.12%	2.45%	63.9% 100.9%	3.81% 2.42%	1.11% -0.07%	11.1% (101) -1.0% (102)
(103) Luzerne National Bank (104) Marion Center Bank	181,459 192,665	498 22 480 41	5 4	16,818 16,431	98,136 101,319	67,501 82,970	(324) 0	0 457	3,799 1	44 3,94		382% 45%	0.4% 2.0%	59% 55%		.6% 49% .7% 56%	% 40%	4%	8.7%	10.2% 7.6%	61%	76 0.80% 62 0.29%	2.47%	81.7% 63.0%	4.22% 3.81%	0.51% 0.85%	5.5% (103) 10.1% (104)
(105) Mercer County St Bank (106) Merchants National Bank	245,802 163,536	424 51 456 47		21,484 15,103	138,449 82,039	83,196 70,880	0 (1,275)	2,410 0	1,234 2,554	48 1,28 0 2,55			0.5%	62% 53%	38% 1 47% 1	.1% 38% .5% 41%			8.5% 9.3%	8.6% 7.8%		00 1.01% 46 0.38%		69.7% 56.1%	3.55% 3.70%	0.83% 1.15%	9.5% (105) 12.1% (106)
(107) Minersville Safe Deposit B&T (108) Muncy Bk & Trust	106,254 174,413	115 9 366 44	91 (13) 9 0	8,478 17,702	56,104 128,839	41,124 33,860	0	1,334 0	702 344 3		02 1.3% 08 0.3%		0.7% 0.4%	58% 79%		.2% 27% .0% 22%			7.7% 10.5%	7.1% 11.0%		43 0.57% 48 0.85%	3.46% 2.62%	84.6% 57.9%	3.85% 3.94%	0.35% 1.05%	4.2% (107) 10.2% (108)
(109) National Bank Of Malvern (110) Neffs National Bank	114,902 211,688	447 16 841 71	0	14,089 38,717	90,905 83,617	19,125 120,188	(642) (101)	0	1,818 19	0 1,8	8 2.0%		1.6% 0.0%	83% 41%		.6% 21% .8% 23%		1	12.4% 18.9%	11.5% 19.1%		15 0.16% 31 0.13%		75.1% 38.9%	3.74% 3.41%	0.59% 1.35%	4.8% (109) 7.4% (110)
(111) New Century Bank (112) New Tripoli Bank	193,613 233,551	191 21 856 80		15,627 31,524	147,582 123,894	39,170 95,591	(40)	0		41 84 36 1,92	4 0.2%	564%	0.4% 0.8%	79% 55%	21% 1	.2% 49% .9% 42%	% 41%	10%	8.5%	9.1% 12.9%	97%	42 0.22% 37 0.20%	2.73%	75.0% 47.8%	3.54% 3.93%	0.47% 1.38%	5.6% (111) 10.2% (112)
(113) North Penn Bank (114) Old Forge Bank	109,361 213,357	91 13 867 81	6 0	10,704 30,817	85,328 154,308	15,366 44,767	0	21 288	446	0 44 63 1,46	6 0.5%		0.4%	84% 77%	16% 1	.2% 41% .3% 42%	% 59%	0%			102%	32 0.36% 62 0.37%		75.4%	3.64%	0.51%	5.1% (113) 10.6% (114)
(115) Penn Liberty Bank	208,589	(857) (58	9) 0	33,943	121,639	78,256	0	0	0	0 97 1,44	0 0.0%	0%	0.0%	62% 58%	38% 1	.2% 70% .5% 92%	% 29%	0%	22.4%	23.3%	96%	52 0.07%		124.6% 132.3%	3.08%	-1.26%	-8.1% (115) -21.8% (116)
(116) Pennsylvania Business Bank (117) Peoples St Bank Of Wyalusing	160,463 180,924	(257) (52 298 29	03 0	8,368 12,448	92,232 127,170	38,216	0	130	1,768	0 1,76	68 1.4%	76%	0.9% 1.0% 0.1%	77%	23% 1	.1% 45%	% 49%	6%	5.9% 7.2%	6.2% 6.9%	93%	69 0.87%	3.23%	72.3%	3.93%	-1.31%	9.4% (117)
(118) Pocono Cmnty Bank (119) Polonia Bank	126,543 172,209	305 29 92 (16	62) 0	13,429 11,292	96,804 98,528	21,546 60,127	0	75 0	135 357	0 35	0.1% 0.4%		0.2%	81% 62%	38% 0	.2% 52%	% 94%	1	6.8%	11.9% 7.0%	70%	37 0.39% 44 0.18%		63.3% 114.2%	3.73% 2.84%	0.90% -0.37%	8.7% (118) -5.5% (119)
(120) Portage National Bank (121) Scottdale Bk & Trust	210,936 174,385	358 18 428 35	i9 5	17,023 36,558	116,400 57,610	81,450 110,656	0 (197)	297 0		0 1,70 91 2,35	3.2%	49%	0.8% 1.4%	58% 33%	67% 1	.8% 36% .6% 42%	% 46%	12%		8.8% 19.4%	42%	83 0.57% 63 0.31%	2.41%	83.1% 64.3%	2.98% 3.56%	0.34% 0.82%	4.3% (120) 3.9% (121)
(122) Sewickley Svgs Bank (123) Sharon Svg Bank	239,960 188,714	790 79 246 8	0 114 36 0	62,889 20,653	32,414 110,585	203,002 58,698	(2,232) (1,596)	0	263 209		63 0.8% 09 0.2%	373% 92%	0.1% 0.1%	14% 65%		.0% 35%				24.7% 10.3%		21 0.04% 42 0.26%		33.8% 89.7%	2.73% 2.64%	1.31% 0.19%	5.1% (122) 1.7% (123)
(124) Slovenian S&LA Of Canonsburg (125) Smithfield St Bank	182,814 235,079	380 34 303 14		27,465 18,926	108,449 52,708	70,865 171,289	0	0 125		69 1,45 55 6 ⁻	2 1.3% 7 0.7%		0.8% 0.3%	60% 23%	40% 0 77% 3	.3% 9% .0% 20%			13.8% 8.9%	13.2% 9.4%	71% 25%	14 0.11% 56 0.38%	1.08% 2.32%	45.2% 84.1%	2.34% 2.50%	0.77% 0.25%	5.1% (124) 3.1% (125)
(126) St Edmonds FSB (127) Union Bk & Trust	159,142 127,307	172 <mark>(1</mark> 215 12	·	20,883 11,402	95,903 81,767	50,533 33,945	0	0 595		60 9 28 1,8	0.0% 5 2.2%	1718% 53%	0.1% 1.5%	65% 69%		.6% 15% .2% 44%			14.2% 9.1%	14.6% 8.4%		40 0.30% 67 0.67%	2.99% 3.74%	103.5% 82.9%	2.83% 4.24%	-0.05% 0.39%	-0.3% (126) 4.3% (127)
(128) United Svg Bank (129) Washington Sa	236,559 160,629	360 42 (22) 2	2 0 27 0	36,1 57 14,288	120,729 128,047	99,155 21,006	(690) 0	0	113 75		3 0.1% 2 0.1%		0.0% 0.1%	55% 86%		.6% 11% .2% 3%		0%	15.4% 7.7%	15.3% 7.8%		42 0.33% 41 0.57%	1.94% 3.06%	65.3% 96.7%	2.84% 2.82%	0.72% 0.07%	4.7% (128) 0.8% (129)
(130) West Milton St Bank (131) Westmoreland FS&LA	236,254 148,552	600 57 374 35		15,406 34,977	98,288 87,367	122,553 59,752	0	84	2,248 1,542	0 2,24 49 1,69	8 2.3%	50%	1.0% 1.1%	45% 59%	55% 1	.1% 34% .4% 1%	% 52%	13%	7.4%	6.9% 20.3%	48%	63 0.53% 20 0.02%	2.09%	61.2% 42.6%	3.08% 2.62%	0.98% 0.96%	14.5% (130) 4.1% (131)
(132) Woodlands Bank (133) York Traditions Bank	207,659	331 26 (50) (1		17,499 11,114	155,441	37,654 32,176	0	0	936 274	0 93	6 0.6%	192%	0.5% 0.2%	80% 69%	20% 1	.2% 56% .2% 75%	42%	1%	8.6%	9.0% 11.5%	99%	85 0.97% 27 0.20%	3.44%	78.7%	3.67%	0.52%	6.1% (132) -0.6% (133)
SUBTOTAL	11,899,325	19,678 15,52			7,311,985	3,878,024	(12,736)	17,803	51,760 6,7				0.5%	65%		.0% 37%			-	11.5%	76% 3,4	51 0.65%	2.84%	77.24%	3.34%	0.53%	4.7%
MEDIAN	170,204	282 23		16,105	99,179	46,394	0	0	357	0 44			0.3%	66%	34% 1					10.8%		42 0.36%	2.73%	74.51%	3.49%	0.59%	5.1%
ASSETS \$250-\$500 Million (134) Allegheny Valley Bank	310,441	1,213 82	2 0	39,616	181,477	120,038	0	0	517 5	54 1,07	71 0.3%	615%	0.3%	60%	40% 1	.8% 56%	% 44%	0%	12.6%	13.4%	70%	86 0.36%	2.70%	60.0%	4.29%	1.06%	8.3% (134)
(135) Atlantic Central Bankers Bank (136) Brentwood Bank	432,624 383,449	1,231 97 676 58	2 0	43,574 29,615	270,688	133,109 153,844	0	0		11 7	1 0.0%	0%	0.2% 0.1%	71%	29% 2	.1% 88%	% 1%	10%	and the second sec		224%	40 0.56% 63 0.35%		59.6% 63.2%	3.09%	0.94%	9.1% (135) 8.0% (136)
(137) Charleroi FSB	352,508	487 88 346 37	so 0	62,041	149,719 179.359	175,502 93,596	0	0	2,582		99 1.7%	67%	1.0%	45%	55% 1	.1% 23%	% 76%	0%	16.7%	16.4%	52%	75 0.41%	2.21%	70.2%	2.99%	1.00%	5.7% (137)
(138) Citizens Savings Bank (139) Clearfield Bk & Trust	289,786 371,6 73	537 65	i4 38	27,714 31,728	184,056	151,456	0 (192)			2 3: 82 3,20			0.9%	65% 54%	46% 1	.2% 0% .0% 54%	% 40%	5%	6.0%	10.1% 5.6%	55% 1	39 0.94%		75.2% 67.6%	2.74% 3.13%	0.52%	5.4% (138) 8.2% (139)
(140) Coatesville Svg Bank (141) Commercial B&T Of Pa	308,566 317,864	110 20 1,018 50	07 0	15,774 36,465	188,943 213,510	109,719 75,001	(1,929) 0	0 609		0 1,83 40 1,98	37 0.6%	130%	0.6% 0.6%	60% 73%	27% 0	.5% 5% .8% 42%	% 54%	4%		4.8% 11.4%	76% 1	43 0.04% 05 0.93%	3.64%	71.3% 78.8%	1.96% 4.08%	0.27% 0.63%	5.3% (140) 5.1% (141)
(142) Community Bank NA (143) Dime Bank	335,493 360,780	646 75 937 1,20		28,502 30,225	229,259 284,047	81,725 56,586	9	4,800 692	621	29 39 0 62			0.1%	74% 83%		.5% 42% .5% 71%	%26%	2%	7.5% 8.6%	8.5% 9.6%		22 0.74% 09 0.82%		64.6% 52.9%	4.31% 4.18%	0.90% 1.34%	10.7% (142) 16.2% (143)
(144) Dnb First (145) East Penn Bank	496,661 397,142	161 64 948 92		39,389 27,869	308,863 295,833	155,603 71,745	(756) 68	395 46	1,194 730	0 1,19 27 75			0.2% 0.2%	66% 80%		.4% 67% .1% 59%			8.4% 7.3%	8.9% 8.0%		39 0.67% 34 0.56%		81.6% 66.4%	3.47% 3.91%	0.53% 0.93%	6.5% (144) 13.2% (145)
(146) Farmers National Bank (147) First Columbia Bk & Trust	271,166 261,117	466 49 451 36		21,862 16,329	193,847 138,670	55,758 103,672	0 4	1,439 624	1,256 5,226	96 1,35 0 5,22		151% 53%	0.5% 2.0%	78% 58%		.0% 38%			7.7% 6. 5%	7.9% 5.6%		10 0.90% 11 1.01%	3.22% 2.97%	73.6% 75.8%	3.79% 3.14%	0.73% 0.56%	9.1% (146) 9.0% (147)
(148) First FSB (149) First National Bank Of Greencastle	272,530 308,470	246 27 771 96		31,227 25,691	173,746 230,429	77,747 51,720	0	1,080 0	409 28	48 45 0 2	67 0.2% 28 0.0%		0.2% 0.0%	68% 81%		.5% 16% .0% 28%				11.2% 8.8%		83 1.04% 08 0.84%		81. 5% 61.1%	2.43% 4.46%	0.41% 1.23%	3.6% (148) 15.3% (149)
(150) First National Bank Of Mifflintown (151) First Summit Bank	268,501 410,687	442 51 1,038 1,08		22,353 30,544	166,035 227,449	80,295 160,132	(57) (70)	94 339		06 1,50 18 1,12		91% 284%	0.6%	67% 58%		.8% 21%		9%	8.7% 8.1%	8.6% 8.6%		78 0.63% 39 0.84%		69. 7% 57. 7%	3.24% 3.45%	0.77% 1.06%	9.3% (150) 14.1% (151)
(152) Fnb Bank NA (153) Greater De Valley Svgs Bank	292,752 391,135	843 97 371 38		23,715 33,629	223,311 227,383	51,449 141,453	0 593	5,732 0	253 1,913	8 26 0 1,9			0.1% 0.5%	81% 62%		.7% 22% .2% 53%			7.0%	7.5%		66 0.99% 81 0.42%	2.47% 2.73%	54.8% 82.6%	3.75% 3.06%	1.34% 0.39%	16.6% (152) 4.5% (153)
(154) Hamlin Bk & Trust (155) Hatboro Federal Svgs Fa	370,303 403,710	1,405 1,33 1,077 95	6 95	71,584 72,999	1 50,04 0 359,976	206,269 37,878	0	0	2,116 4	71 2,58 0 58	37 1.4%	100%	0.7% 0.1%	42% 91%	58% 1	.4% 16%	% 84%	0%		16.9% 18.0%		84 0.25% 35 0.05%	1.80%	46.2% 42.8%	3.79% 2.67%	1.44% 0.95%	7.5% (154) 5.3% (155)
(156) Honesdale National Bank (157) Iron & Glass Bank	356,968 298,694	1,442 2,26 889 84	9 0	39,020 34,052	265,025 168,043	68,001 117,346	0 (3,360)	697 799	296 723 6	0 29 84 1,40	0.1%	1446%	0.1% 0.5%	79% 59%	21% 1	.6% 50% .1% 84%	% 48%	2%	11.1%	12.2% 10.8%	85% 1	17 2.03% 95 0.44%	2.38%	36.6% 56.5%	4.80% 4.09%	2.55% 1.15%	23.9% (156) 10.0% (157)
(158) Juniata Valley Bank (159) Kishacoquillas Valley National Bank	408,877	1,339 1,15 842 86	6 0	42,112 32,994	302,434 275,915	75,435	(59)	0	2,601 1	37 2,73 49 1,4	88 0.9%	107%	0.7%	80% 73%	20% 0	.9% 25% .0% 53%	% 72%	3%		10.6%	88% 13	39 0.79% 33 0.93%	2.66%	61.0% 66.8%	3.90% 3.51%	1.13%	11.0% (158) 10.5% (159)
(160) Laurel Svgs Bank	313,957 370,514	547 48 431 44	8 0	26,839 37,463	217,159 295,904	78,509 41,040	(87) (264)	3,102	669 1,508	0 66	69 0.3%	299%	0.2%	74% 87%	26% 0	.9% 5% .1% 78%	% 95%	0%	7.8%	8.2%	83%	65 0.40% 95 0.63%	1.86%	66.5% 76.6%	2.53% 3.76%	0.63%	7.3% (160) 4.8% (161)
(161) Legacy Bank (162) Marquette Svgs Bank (162) Marg National Bank	476,815 270,419	936 59 549 39	0 8	79,334 30,077	260,427 134,939	193,094 117,574	(2,248)	7,760	1,674 5	79 2,2	53 0.6%	23%	0.5%	56%	44% C	.1% 5%	% 95%	0%		8.8% 16.2% 11.1%	66%	64 0.10% 91 0.46%	1.46%	64.8% 72.1%	2.27%	0.50%	3.0% (161) 5.2% (162)
(163) Mars National Bank (164) Mauch Chunk Trust Co	305,241	764 56	3 29	21,059	123,664	161,363	0	132	964	12 97	6 0.8%	149%	0.3%	53% 43%	57% 1	.2% 40%	% 55%	5%	7.6%	7.8%	60%	66 0.51%	1.91%	63.6%	3.77% 2.67%	0.58%	10.6% (164)
(165) Merchants National Bank Of Bangor (166) Mid Penn Bank	279,079 437,000	474 41 991 1,13	6 0	24,777 32,529	126,926 317,399	130,708 94,416	(726) 0	0 572		0 87 42 3,38	33 0.9%	138%	0.3%	50% 77%	23% 1	.1% 40% .2% 75%	% 21%	4%	9.4% 7.3%	9.3% 7.5%	98% 12	84 0.67% 21 0.76%	2.66%	73.7% 61.2%	3.15% 3.80%	0.60%	6.6% (165) 14.1% (166)
(167) Mifflinburg Bk & Trust (168) Nextier Bank, NA	267,946 486,322	820 65 1,025 90	02 0	24,561 57,229	165,592 325,149	84,017 108,212	0	544 3,557	2,565 1	21 2,68		128%	0.3% 0.6%	63% 75%	25% 1	.8% 41% .0% 72%	% 27%	1%		9.5% 11.3%	82% 24	66 0.58% 48 1.74%	4.77%	61.5% 83.8%	3.32% 4.40%	0.95% 0.74%	10.8% (167) 6.4% (168)
(169) Northumberland National Bank (170) Nova Savings Bank	314,537 406,121	851 62 148 23	5 0	23,310 24,647	176,506 187,207	125,772 190,573	(337) 0	0 6,857	422	48 88 0 42	.2 0.2%	500%	0.3% 0.1%	58% 49%	51% 1	.0% 13% .1% 58%	% 42%	0%	8.2% 6.3%	8.4% 6.7%	71%	65 0.31% 74 0.33%	2.39%	53.5% 91.3%	2.70% 2.46%	0.80% 0.23%	10.8% (169) 3.8% (170)
(171) Pennsylvania St Bank(172) Peoples National Bank	282,670 390,680	374 24 1,280 1,06		55,638 37,234	194,508 266,986	27,870 98,134	0	36,431 1,565		15 1,98 98 1,43			0.7% 0.4%	87% 72%		.0% 77% .9% 44%			8.7% 9.6%	8.7% 9.8%		41 0.42% 12 0.69%		75.2% 57.8%	3.68% 3.63%	0.35% 1.10%	1.7% (171) 11.5% (172)
(173) Peoplesbank A Codorus Vly Co(174) Phoenixville Federal Bank &	483,735 319,263	1,281 1,43 382 48		38,165 36,858	375,834 194,356	72,750 105,537	251 0	484 0	3,848 634	6 3,8 0 63			0.8% 0.2%	85% 65%		.7% 64% .0% 33%		7%	8.0% 10.7%	7.9% 11.1%		62 1.08% 70 0.62%		62.9% 73.4%	4.36% 3.07%	1.21% 0.61%	15.2% (173) 5.2% (174)
(175) Prudential Svgs Bank (176) Reliance Svgs Bank	450,635 301,638	894 1,02 353 35	8 0	67,222 31,007	194,957 221,397	235,030 63,805	(3,999) 0	32 915	296	0 29	0.2%	189%	0.1% 0.8%	44% 78%	56% C	.3% 26% .0% 41%	% 74%	0%	15.0%	14.1% 10.9%	54%	71 0.27% 86 0.57%	1.70%	55.0% 75.3%	2.95% 3.08%	0.92% 0.47%	6.2% (175) 4.5% (176)
(177) Somerset Trust Co (178) Standard Bank Pasb	431,483 322,410	647 93 226 36	i1 (19)	35,524 36,059	261,902 193,449	128,353 101,713	0 (1,432)	436 10,614		77 5,2 0 39	55 1.9%	106%	1.2% 0.1%	67% 59%	33% 2	.0% 57% .3% 28%	% 36%	8%	8.9% 7.5%	9.0% 7.8%	74% 1	76 1.45% 88 0.57%	3.76%	71.7% 92.9%	4.20%	0.87%	10.5% (177) 4.0% (178)
(179) Standard Bank Past (179) Stonebridge Bank (180) Swineford National Bank	382,294 265,866	226 36 777 55 851 88	i1 0	28,005 18,207	277,965 167,569	88,048 86,033	(1,432) (388) 0	0	2,134	0 2,13	34 0.8%	143%	0.6%	75%	25% 1	.1% 48%	% 52%	0%	7.9%		100%	59 0.18%	1.94%	64.1% 57.5%	2.89% 2.97% 3.85%	0.59%	7.9% (178) 19.5% (179)
(181) Union NAtional Community Bank	476,869	954 92	2 22	36,245	304,905	121,485	0	378	1,772	0 1,7	2 0.6%	154%	0.4%	66% 72% 71%	28% 0	.0% 33% .9% 44%	% 43%	13%	7.1% 8.0%	8.2%	96% 1	83 1.58%	3.84%	76.3%	3.81%	0.79%	10.2% (181)
(182) Wayne Bank (183) West View Svg Bank	434,782 452,788	1,263 1,35 569 80		46,976 27,591	292,141 56,763	116,831 383,766	23 (1,475)	260 0	397 645	0 39 10 65			0.1% 0.1%	71% 13%		.3% 52% .7% 48%		1	11.1% 6.2%	11.8% 5.9%		10 0.77% 48 0.15%		56.2% 40.4%	3.97% 1.77%	1.25% 0.71%	11.6% (182) 11.6% (183)

Contact: Doug Maior. V.P.

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF MARCH 31, 2006:

PENNSYLVANIA COMMERCIAL BANKS, SAVINGS BANKS & S&L'S FDIC CALL REPORTS)

Contact: Doug Major, V.P.																													
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) (9		(11)	(12)		(13)	(14)	(15)	(16)	(17)	(18)	(19)			22) (23) (24	, , ,		(27)	(28)	(29)	(30)
			<u>B</u>	<u>ASIC D</u>	<u>ATA (S</u>	<u>ELECT</u>)		UNRLZD.	<u>N 0</u>	<u>N - P</u>	ERF	<u> </u>	ING			<u>B A L</u>	ANCE	SHEE	I	<u>c</u>	APITA			<u> </u>	ATINO	<u>G</u>		<u>PROF</u>	<u>1 T</u>
				Realized			Investmnts.		Total			old 1/2/02		Non-	Loans		Co	mmercial	Retail	Other		Gros	s	Non-	Non-	Non-	Net	Return	Return
	Total	<u>NET IN</u>	ICOME	Net	Total	Gross	+ Securities	Gains/ Non	· Non-		Total	Non-Perf	Reserve	Perf.	% Se	ecurities		Risk	Risk & G		4	dj. Loan	s Fu	ll Interest	Interest	Interest	Interest	on	on
Bank (\$000's)	Assets	After		Gains/	Equity	Loans	+Fed Funds	Losses qualifying	-	Non-	Non-	Loans		Assets	Earning %			Loans	Loans			r 1 % Tota			Expenses	Expense	Margin	Average	Average Bank
# Bank Name	Period End	Prior 03/05	Current 03/06	(Loss) on Securities	or Surplus	Period End		"Held to Intangible Maturity" Asset:		Investment O.R.E.O.	Performing Assets	% Gross Loans	Perform. % Loans (P		Assets (Avg Yr.) (Assets ' (Avg Yr.)		% Gross ans (Est.) Lo		% Gross L ans (Est.) (Per.	evg. Levera End) (Per.E			v. % Average v. Assets		-	(Estimated) ull Tax Eqv)	Assets (After tax)	Equity # (After tax)
(184) William Penn Bank, FSB	265,483	589	494	0	32,110	183,761	75,274	0 0	316	0	316	0.2%	•	0.1%	72%	28%	0.9%	24%	75%			5% 1159	6 28			47.3%	2.11%	0.74%	6.2% (184)
SUBTOTAL	18,264,445	37.908	38,408	509	1,819,289	11.316.461	5,731,430	(16,425) 107,716	66,927	9,196	76,123	0.6%	177%	0.4%	66%	34%	1.0%	43%	53%	4%	.7% 9.	9% 829	6 4,865	5 0.68%	2.51%	67.62%	3.37%	0.85%	8.5%
MEDIAN	356,968	771	657	0	32,110	213,510		0 378		15	1,122	0.5%	181%	0.3%	67%	33%	1.0%	41%	55%			9% 82°		6 0.62%		64.81%	3.45%	0.77%	8.3%
ASSETS \$500-\$1 Billion														İ						i							İ		
(185) Abington Sb	855,810	1,411	1,742	(1)	86,465	531,498	266,330	(3,102) 59	390	0	390	0.1%	370%	0.0%	67%	33%	0.3%	30%	70%			3% 99			1.75%	59.4%	2.81%	0.82%	8.1% (185)
(186) Adams County National Bank(187) American Bank	950,024 517,726	1,787 1,080	1,374 881	0 (145)	63,572 39,521	518,922 311,460	359,674 184,160	(45) 111 384 0	4,908 39	0	4,908 39	0.9%	96% 8495%	0.5% 0.0%	58% 62%	42% 38%	0.9%	39% 58%	57% 42%			3% 77° 5% 81°			2.29% 1.11%	70.6% 48.4%	2.95% 2.24%	0.58% 0.68%	8.6% (186) 8.5% (187)
(188) Ameriserv Financial Bank(189) Bank Of Hanover & Trust Co	867,255 782,136	924 1,374	419 1,679	0 69	88,374 63,306	548,466 519,630	210,610 231,851	(329) 12,031 8 670	4,158 950	35 60	4,193 1,010	0.8% 0.2%	217% 510%	0.5% 0.1%	72% 70%	28% 30%	1.6% 0.9%	58% 55%	40% 40%			1% 75°)% 79°			3.47% 2.77%	93.5% 63.7%	3.42% 3.93%	0.19% 0.88%	1.9% (188) 10.7% (189)
(190) Bryn Mawr Trust Co	705,996	2,835	3,108	09	72,255	610,639	42,008	0 2,980	778	25	803	0.2%	973%	0.1%	92%	8%	1.2%	54%	46%			5% 100°			4.42%	61.7%	5.01%	1.74%	17.4% (190)
(191) Community Bk & Trust (192) County National Bank	542,046 754,018	1,167 2,015	1,575 2,029	0	48,066 56,960	426,343 529,420	89,328 165,718	0 722 0 11,471	3,675 2,425	410 172	4,085 2,597	0.9% 0.5%	113% 238%	0.8% 0.3%	80% 75%	20% 25%	1.0% 1.1%	55% 62%	34% 34%			9% 89° 5% 85°			2.59% 2.87%	57.4% 61.0%	4.12% 4.00%	1.16% 1.08%	13.2% (191) 14.3% (192)
(193) Ephrata National Bank	582,261	1,861	1,693	(8)	63,649	332,990	208,588	0 77	604	0	604	0.2%	473%	0.1%	61%	39%	0.9%	37%	44%	18% 1	.3% 11.	7% 73	6 169	0.73%	2.46%	57.6%	3.82%	1.17%	10.6% (193)
(194) Essa B&T (195) Farmers & Merchants Trust Co	679,704 620,311	1,043 1,568	984 1,578	0	56,105 45,742	537,756 409,582	96,643 167,663	0 0	808 469	18	826 469	0.2%	458% 1177%	0.1%	85% 71%	15% 29%	0.7% 1.3%	8% 50%	92% 43%			3% 136 ⁰ 3% 87 ⁰			2.40% 2.84%	74.5% 64.2%	2.74% 3.62%	0.58%	7.1% (194) 13.9% (195)
(196) Fidelity Deposit & Discount	568,646	1,037	1,065	0	48,553	417,103	115,873	30 306		93	9,089	2.2%	64%	1.6%	79%	21%	1.4%	52%	45%	3%	.0% 8.	102	6 188	3 0.72%	2.77%	70.2%	3.45%	0.77%	8.8% (196)
(197) Fidelity Svg Bank (198) First Citizens National Bank	702, 696 539,915	1,079 1,380	1,033 1,404	(2) (6)	44,436 41,804	395,234 388,825	268,589 105,241	(1,846) 2,792 0 9,363		613 685	2,553 3,007	0.5% 0.6%	134% 160%	0.4% 0.6%	59% 79%	41% 21%	0.7% 1.0%	35% 28%	65% 57%			97° 3% 90°			1.73% 2.87%	68.4% 64.2%	2.26% 3.95%	0.59% 1.05%	9.3% (197) 13.5% (198)
(199) First FS&LA Of Bucks Cty (200) First FS&LA Of Greene Cty	511,451 581,992	759	(352)	0	57,842	331,304	151,337 117,217	0 1,603	1	0 100	136 2,782	0.0%	1563% 56%	0.0%	69%	31%	0.6%	6%	94% 97%	1		1% 91°)% 94°			3.58% 2.37%	120.7%	2.48% 3.14%	-0.28%	-2.4% (199) 3.5% (200)
(201) First Keystone Bank	517,292	971 706	869 317	0	98,471 45,055	442,323 310,635	169,233	0 0	2,682 811	2,700	3,511	0.6%	323%	0.5% 0.7%	79% 65%	21% 35%	0.3% 0.8%	2% 32%	67%			0% 949 3% 859			2.51%	73.5% 80.5%	2.89%	0.60% 0.25%	2.8% (201)
(202) First National Bank Of Berwick(203) First National Bank Of Chester Count	510,798 864,189	1,722 1.353	1,521 2,128	23 (80)	46,826 68,571	239,713 685.607	238,245 127.690	(53) 1,582	2,893 7.306	298	3,191 7,306	1.2%	127% 117%	0.6% 0.8%	50% 84%	50% 16%	1.5% 1.3%	53% 64%	44% 35%			3% 64° 5% 95°			1.88% 3.59%	50.3% 71.4%	3.35% 4.26%	1.19% 1.00%	12.9% (202) 12.5% (203)
(204) First National Bank Of Palmerton	502,997	1,712	1,590	0	64,992	273,710	212,149	0 0	1,718	596	2,314	0.6%	190%	0.5%	57%	43%	1.2%	42%	58%	0% 1	.3% 13.	63	6 130	0.40%	2.31%	52.0%	4.17%	1.28%	9.8% (204)
(205) First National Bankk & Trust Of Newto (206) First Penn Bank	547,861	2,125 857	2,334 755	(274) 0	73,542 40,971	324,093 380,967	250,446 141,393	(683) 0 (19) 229	3,036 1,711	0 1,109	3,036 2,820	0.9%	149% 198%	0.5% 0.5%	56% 72%	44% 28%	1.4% 0.9%	53% 54%	42% 46%			1% 60° 0% 76°			2.82% 3.06%	53.7% 78.7%	4.63% 3.66%	1.47% 0.55%	12.7% (205) 7.4% (206)
(207) First Star Svgs Bank	586,952	940	797	(40)	40,876	233,794	333,810	0 0	2,011	258	2,269	0.9%	130%	0.4%	41%	59%	1.1%	39%	61%			68 68			1.06%	59.5%	1.76%	0.55%	7.8% (207)
(208) First Svg Bank Perkasie (209) Fox Chase Bank	947,005 754,480	2,423 831	1,644 269	8	117,603 63,272	516,067 368,274	363,741 352,785	0 139 0 0		0	1,885 4,465	0.4%	305% 187%	0.2% 0.6%	58% 50%	42% 50%	1.1% 2.3%	33% 12%	67% 87%			0% 86°			1.57% 2.22%	59.8% 94.6%	2.45% 2.20%	0.70% 0.14%	5.6% (208) 1.7% (209)
(210) Harleysville Svg Bank (211) Irwin Bk & Trust	769,936 704,581	1,344 2,306	1,260 2,341	9 255	47,889 60,494	373,105 454,715	359,460 203,915	(9,654) 0 0 0	125 1,122	0	125 1,122	0.0% 0.2%	1568% 334%	0.0% 0.2%	51% 69%	49% 31%	0.5%	2% 49%	97% 49%			2% 86°			1.00% 2.31%	52.0% 54.3%	1.89% 3.59%	0.66% 1.35%	10.5% (210) 15.5% (211)
(212) Jersey Shore St Bank	561,047	2,306	2,341 2,217	323	56,526	454,715 349,559	163,395	4 3,032		137	904	0.2%	500%	0.2%	68%	32%	1.1%	49% 51%	49%			0% 80°			2.31%	54.3%	4.04%	1.59%	15.6% (211)
(213) Lebanon Valley Farmers Bank (214) Leesport Bank	772,360 944,602	3,136 1,850	3,129 2,057	0	46,205 92,131	544,211 686.039	192,879 170,370	0 649 89 29,898		145 271	546 5,700	0.1% 0.8%	1317% 132%	0.1% 0.6%	73% 80%	27% 20%	1.0% 1.0%	41% 57%	32% 39%			1% 93° 5% 100°			2.14% 3.26%	46.5% 71.8%	3.68% 3.96%	1.63% 0.87%	27.1% (213) 9.0% (214)
(215) Malvern FSB	509,111	559	986	Ő	39,992	443,717	40,733	0 0	1,237	0	1,237	0.3%	270%	0.2%	91%	9%	0.8%	33%	67%	0%	.8% 8.	2% 113	6 80	0.39%	1.80%	57.6%	2.94%	0.78%	10.0% (215)
(216) Orrstown Bank (217) Penn Security Bk & Trust	603,178 561,098	2,258 1,253	2,583 1,559	0	52,277 61,444	473,679 329,495	83,650 202,335	0 2,370 103 284	825 1,804	1,197 2	2,022 1,806	0.2%	539% 216%	0.3%	84% 61%	16% 39%	0.9%	54% 33%	43% 64%			0% 99° 3% 83°			2.90% 3.61%	52.3% 67.7%	4.36% 4.10%	1.72% 1.10%	19.9% (216) 10.2% (217)
(218) Premier Bank	531,073	1,752	1,039	0	86,628	367,405	94,326	0 56,048	101	0	101	0.0%	4830%	0.0%	79%	21%	1.3%	79%	18%	3%	.2% 8.	2% 110	6 79	9 0.22%	2.20%	64.9%	3.67%	0.78%	4.8% (218)
(219) Quakertown National Bank (220) Republic First Bank	575,023 863,054	1,726 2,202	1,615 2,801	158 0	42,694 71,585	316,531 701,910	218,093 116,307	149 592 8 0	5 3,556	0 137	5 3,693	0.0%	50120% 219%	0.0% 0.4%	58% 85%	42% 15%	0.8%	54% 63%	38%			3% 69° 3% 104°			2.21% 2.35%	60.8% 47.8%	3.23% 4.91%	1.12% 1.31%	15.2% (219) 15.9% (220)
(221) Third Federal Bank (222) Washington FSB	673,7 32 662,831	1,580 664	1,490	0	57,527 70,966	513,235 348,868	121,982 265,065	0 4,379 0 999	1,570	700 100	2,270	0. 3% 0.1%	173%	0.3%	80%	20% 44%	0.5%	28%	71% 62%			9% 110° 9% 77°			2.41% 2.67%	65.8%	3.47% 2.58%	0.89%	10.4% (221) 2.1% (222)
(222) Washington FSB (223) Wilmington Tr Of Pa	904,103	2,594	1,895	0	91,169	597,563	265,065	0 4,053	312 1,075	0	412 1,075	0.1%	1105% 720%	0.1% 0.1%	56% 70%	30%	1.3%	64%	34%			2% 266			2.59%	91.3% 62.2%	3.02%	0.23% 0.82%	8.4% (223)
SUBTOTAL	26,265,125	60.644	57,793	289	2,414,356	17,084,387	7.446.976	(14,956) 148,085	79,445	9,861	89,306	0.5%	219%	0.3%	69%	31%	1.0%	44%	53%	3%	.0% 9.	3% 899	6,135	5 0.72%	2.51%	66.62%	3.40%	0.88%	9.6%
MEDIAN	635,835	1,411	1,559	0	57,842	417,103	184,160	0 306		35	2,022	0.3%	270%	0.3%	70%	30%	1.0%	49%	46%			0% 879			2.46%	62.19%	3.47%	0.87%	10.0%
ASSETS \$1-\$25 Billion																	\sim					ж II. Л			<u> </u>				
(224) Bank Of Lancaster Cty NA	1,822,746	8,346	9,136		200,718	1,373,108	262,960	200 20,207		0	1,335	0.1%	1042%	0.1%	83%	17%	1.0%	72%	22%			9% 1069			4.36%	57.5%	5.45%	2.01%	18.4% (224)
(225) Beneficial Msb (226) Citizens & Northern Bank	2,361,337 1,092,316	3,535 2,792	2,763	617 569	276,254 93,863	1,742,642 629,588	481,930 390,673	(5,070) 9,411 0 0	8,045 10,315	2,853 272	10,898 10,587	0.5%	214% 82%	0.5% 1.0%	78% 62%	22% 38%	1.0% 1.3%	29% 35%	71% 59%		.6% 11. 8.7% 8.	7% 1049 5% 889			2.49% 2.66%	79.7% 70.4%	2.89% 3.45%	0.47%	4.0% (225) 8.7% (226)
(227) Commerce Bank Harrisburg NA (228) Communitybanks	1,752,131 3,411.062	2,742 5,759	2, 342 11,127	0	105,340 510,155	885,686 2,290,720	733,239 635,702	(7,998) 0 (425) 258,359	3,182 10,131	77	3,259 11.859	0.4%	303% 230%	0.2%	55% 79%	45% 21%	1.1% 1.0%	64% 59%	33% 34%			5% 61° 5% 96°			3.25% 2.40%	77.2% 54.0%	3.52% 4.07%	0.55% 1.32%	8.9% (227)
(229) Dollar Bank FSB	5,449,398	5,759	9,789	(8) 0	472,578	4,230,110	1,078,564	0 0	11,543	1,728 981	12,524	0.4%	300%	0.3% 0.2%	80%	21%	0.8%	14%	86%			5% 96° 2% 93°				64.4%	2.76%	0.72%	8.8% (228) 8.4% (229)
(230) Esb Bank (231) First Commonwealth Bank	1,815,136 5,889,008	3,096 18,301	3,252 16,142	0 63	162,624 569,183	557,133 3,651,757	1,093,664 1,758,761	0 43,078 1,313 131,682		132 1,499	3,638 30,403	0.6% 0.8%	135% 132%	0.2% 0.5%	34% 67%	66% 33%	0.9% 1.0%	29% 44%	68% 50%			1% 68°			1.25% 2.17%	53.1% 56.5%	2.31% 3.44%	0.72% 1.09%	8.0% (230) 11.4% (231)
(232) First National Bank Of Pennsylvania	5,467,434	15,342	15,930	7	575,123	3,718,786	1,119,259	(17,376) 205,367	26,967	6,090	33,057	0.7%	162%	0.6%	76%	24%	1.2%	43%	54%	3%	.1% 7.	919	6 1,424	1.17%	2.47%	57.0%	3.58%	1.17%	11.1% (232)
(233) First NAtional Community Bank (234) Firstrust Svg Bank	1,020,892 2,146,026	2,612 4,836	3,200 8,822	(1)	85,799 252,315	734,666 1,812,373	229,190 276,600	93 C 0 C	1,454 7,089	0 326	1,454 7,415	0.2%	524% 607%	0.1% 0.3%	76% 86%	24%	1.0%	71% 74%	24% 26%			95° 6% 111°			1.94% 3.80%	49.2% 66.0%	3.72% 5.29%	1.26% 1.64%	15.1% (233) 14.1% (234)
(235) Fulton Bank	4,880,745	14,587	16,978	0	280,781	3,152,597	1,333,694	7 10,365		853	12,254	0.4%	299%	0.3%	70%	30%	1.1%	56%	28%	14%	.9% 7.	108			2.22%	51. 2%	3.19%	1.41%	24.5% (235)
(236) Gmac Bank (237) Harleysville National Bankk & Trust	11,299,146 3,168,302	28,294 8,564	37,305 9,165	0	806,289 283,285	10,938,804 2,003,450	100,900 925,887	0 0 365 50,121		352 64	12,342 10,587	0.1% 0.5%	72% 189%	0.1% 0.3%	99% 69%	1% 31%	0.1%	2% 50%	98% 49%			7% 1879 2% 829			1.28% 2.17%	35. 7% 53. 0%	2.51% 3.19%	1.42% 1.17%	19.7% (236) 13.4% (237)
(238) Keystone NAzareth Bk & Trust (239) Lafayette Ambassador Bank	3,017,645 1,250,056	5,131 4,544	6,481 4,334	117 0	362,307 94,240	1,4 <mark>89,16</mark> 9 941,212	1,138,581 256,282	(645) 132,454 3 15,265	8,209 965	242 0	8,451 965	0.6% 0.1%	194% 1026%	0.3% 0.1%	56% 79%	44%	1.1% 1.1%	34% 61%	65% 33%			3% 79° 7% 95°				63. 9% 51. 5%	2.92% 3.93%	0.85% 1. 39 %	7.0% (238) 18.4% (239)
(240) Mellon Bank NA	24,487,508	211,519	84,414	-	1,782,923	3,3 <mark>15,84</mark> 1	15,564,812			172	10,761	0.1%	306%	0.0%	19%	81%	1.0%	43%	17%)% <u>25</u> °		6.84%	6.34%	77.8%	1.69%	1.36%	18.8% (240)
(241) National City Bank Of Pa (242) National Penn Bank	14,583,483 5,069,003	53,845 14,643	39,015 15,666	0 51	805,811 618.081	10,9 98,96 6 3,412,710	2,651,230 1,111,374	0 19,546 (2,918) 282,508	156,139 9,488	21,446 0	177,585 9,488	1.4% 0.3%	53% 622%	1.2% 0.2%	84% 75%	16% 25%	0.8% 1.7%	2 9% 60%	71% 33%			8% 8 59				56.4% 58.0%	2.89% 4.02%	1.07% 1.30%	19.2% (241) 11.0% (242)
(243) Northwest Svgs Bank	6,565,676	15,240	17,882	0	692,263	4,215,417	1,826,361	812 168,630	38,215	4,887	43,102	0.9%	89%	0.7%	74%	26%	0.8%	18%	82%	0%	8.4% 8.	3% 78	6 1,696	6 0.83%	2.25%	55.5%	3.50%	1.09%	10.4% (243)
(244) Omega Bank NA (245) Parkvale Svgs Bank	1,895,213 1,849,468	6,699 3,465	5,622 3,795	0 65	331,812 150,888	1,200,376 1,243,393	333,039 503,860	0 168,832 (6,013) 32,404		1,264 944	34,113 5,377	2.7% 0.4%	46% 330%	1.8% 0.3%	78% 71%	22% 29%	1.3% 1.2%	55% 16%	39% 83%			3% 84° 3% 86°				64.6% 55.7%	4.21% 2.49%	1.18% 0.82%	6.8% (244) 10.2% (245)
(246) Royal Bank America	1,294,094	4,502	5,259	0	129,871	592,144	550,802	(4,806) 0	2,880	1,472	4,352	0.5%	366%	0.3%	50%	50%	1.8%	93%	6%	1% 1	.4% 10.	80 80	6 196	6 0.91%	1.92%	43.5%	3.97%	1.63%	16.2% (246)
(247) S&T Bank (248) Susquehanna Bank Pa	3,191,265 2,175,491	12,754 7,270	13,208 7,046	400 0	310,385 209,413	2,548,884 1,486,073	426,259 410,800	0 54,912 0 217	13,063 8,819	3,084 1,804	16,147 10,623	0.5% 0.6%	286% 224%	0.5% 0.5%	85% 80%	15% 20%	1.5% 1.3%	73% 61%	23% 30%			2% 103° 9% 88°				45.7% 59.1%	3.87% 3.91%	1.67% 1.27%	17.0% (247) 13.5% (248)
(249) Univest National Bankk & Trust	1,770,657 1,595,151	6,005 1,376	6,597 4,325	0	182,262	1,287,441 1,100,751	326,750 319,795	(125) 43,408	6,006 11,974	0	6,006 12,025	0.5%	231%	0.3%	79% 77%	21% 23%	1.1%	61% 46%	32% 54%	7%	9.2%	°% 919	6 403			54.0% 60.0%	4.11% 3.82%	1.50% 1.09%	14.6% (249)
(250) Willow Grove Bank		1,376	4,325		203,153		319,795	0 98,603	11,974	51	12,025	1.1%	119%	0.8%	77%	23%	1.3%	40%		0%	7.6% 1.	1119	6 338	3 0.47%	2.29%		3.02%		8.9% (250)
SUBTOTAL MEDIAN	120,320,389 2,361,337	477,359 6.699	361,672 8,822		10,547,716 280,781	71,553,797 1,742,642	35,840,968 550,802	(40,178) 1,792,569 0 32,404	450,014 10,131	50,593 352	500,607 10,623	0.6% 0.5%	148% 230%	0.4% 0.3%	67% 76%	33% 24%	0.9% 1.1%	37% 50%	58% 39%			1% 86° 5% 91°				64.05% 56.48%	3.04% 3.52%	1.21% 1.18%	13.9% 11.4%
·	2,001,007	0,099	0,022	U	200,701	1,742,042	000,002	0 32,404	10,131	0.02	10,023	0.370	20070	0.070	1070	27 /0	1.170	0070	0070	370		.,	- 093	0.9770	2.52/0	JU. 4 0 /0	0.02 /0	1.10/0	11.470
(251) Citizens Bank Of Pa	35,076,460	66,139	67,351	2.724	4,436,265	21,178,816	10,032,406	0 2,505,138	52,351	3,162	55,513	0.2%	332%	0.2%	67%	33%	0.8%	24%	75%	1%	.5% 6.	83	6 4,757	7 0.84%	2.11%	61.3%	2.92%	0.77%	6.1% (251)
(252) Commerce Bank NA	36,958,645	45,825	62,271	0	2,124,850	12,460,718	21,588,766	(386,360) 98,079	30,688	203	30,891	0.2%	399%	0.1%	37%	63%	1.0%	57%	40%	3%	i.0% 5.	2% 379	6 9,870	0 1.13%	3.10%	72.9%	3.41%	0.69%	11.9% (252)
(253) Sovereign Bank (254) Pnc Bank NA	65,049,365 84,414,443	155,589 237,693	175,130 245,112		6,891,051 6,444,931	45,327,859 49,590,602	12,252,117 23,544,748	0 2,901,328 0 2,805,798	207,892 239,816	13,622 10,580	221,514 250,396	0.5% 0.5%	199% 239%	0.3% 0.3%	78% 68%	22% 32%	0.9% 1.2%	37% 44%	63% 48%			7% 1189 5% 829				54.1% 61.1%	3.00% 3.00%	1.09% 1.17%	10.3% (253) 15.4% (254)
SUBTOTAL MEDIAN	221,498,913 51,004,005	505,246 110,864	549,864 121,241		19,897,097 5,440,598	128,557,995 33,253,338		(386,360) 8,310,343 0 2,655,468	530,747 130,122	27,567 6,871	558,314 138,514	0.4% 0.4%	242% 286%	0.3% 0.2%	66% 68%	34% 32%	1.0% 0.9%	39% 40%	57% 55%			0% 81° 0% 82°				61.74% 61.19%	3.06% 3.00%	1.01% 0.93%	11.2% 11.1%
PENNSYLVANIA	401,420,325		1,023,128					(473,618) 10,378,801	•			0.5%		0.3%	66%		1.0%	39%	57%	4%			6 82,738			63.62%	3.10%		11.3%
	401,420,323		1,023,120	2,970	50,400,009	201,740,200	121,421,094	(10,010) 10,070,801	1,202,333	107,113	1,509,440	0.3%	1 34 70	0.3%	00%	34%	1.0 /0	39 /0	5776	4 /0	., /0 5.	03	₀ o∠,738	1.00%	2.70%	03.02%	3.10%	1.03%	11.370

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Contact: Doug Major V P

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF MARCH 31, 2006:

PENNSYLVANIA COMMERCIAL BANKS, SAVINGS BANKS & S&L'S **FDIC CALL REPORTS)**

Contact. Doug Major, V.P.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20) (21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
			BA	SIC DA	TA (SE	<u>LECT)</u>			i	NO	N - P E	RFO	ORM.	ING	į		BAL	ANC	ESHE	<u>E T</u>		<u>C A P</u>	ITAL		9	OPERA	A T I N G		i	PROI	<u> </u>
								UNRLZD.																							
			F	Realized		l.	nvestmnts.	Securities		Total		0	ld 1/2/02		Non-	Loans			Commercial	Retai	Other		-	Gross		Non-	Non-	Non-	Net	Return	Return
	Total	NET INCOM	ME	Net	Total	Gross +	Securities	Gains/	Non-	Non-		Total	Non-Perf	Reserve	Perf.	%	Securities		Risk	Risk	& Govt. Risk	ĸ	Adj.	Loans	Full	Interest	Interest	Interest	Interest	on	on
Bank (\$000's)	Assets	After Tax	c	Gains/	Equity	Loans +	Fed Funds	Losses	qualifying	Performing	Non-	Non-	Loans	% Non-	Assets	Earning	% Earning	Reserve	Loans	Loans	Loans	5 Tier 1	Tier 1	% Total	Time	Income	Expenses	Expense	Margin	Average	Average Bank
#	Period	Prior	Current (L	oss) on	or	Period	Sold	"Held to	Intangible	Loans In	vestment P	erforming	% Gross F	Perform. %	Assets	Assets	Assets	% Gross	% Gross	% Gross	% Gross	Levg.	Leverage	Deposits	Equiv.	% Average %	6 Average	Effciency	(Estimated)	Assets	Equity #
Bank Name	End	03/05	03/06 Se	curities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	0.R.E.O.	Assets	Loans	Loans (Pe	r. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.	(Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (F	ull Tax Eqv)	(After tax)	(After tax)

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Analysis Center, Inc.



Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050 Contact: Doug Major, V.P.

PENNSYLVANIA BANKS STOCK REPORTS (BASIC DATA AS OF MARCH 31, 2006 PRICING DATA AS OF 07/31/06)

	Contact: Doug Major, V.P. \$=000's; except per share which is in \$					BASIC	DATA DATE				SHARE IN	FORMATION DAT	<u>`A</u>		DIVID	DEND DATA						PRICIN	IG DATA				
No. No. No. No. No. No.	LTM=Latest 12 Months	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
Importan Importan								Total	Total LTM	Common	Book	Tangible		Median EPS	Quarterly	Dividends	Current			High	Low		-	Price/LTM	Price/	12 Mth	
	Company Name	Ticker	Industry	-				-	Net Income							(.)		-				1.7		-			
									1								:										
																							1,082 0	10.1			
									1								:										
	(6) AmeriServ Financial, Inc.	ASRV	Bank	06/30/06	887,608	740,979	84,231	72,416	(9,236)	22,145,639	\$3.80	\$3.27	(\$0.47)	NA	\$0.00	\$0.00	0.0%	\$5.47	\$4.04	08/22/05	12/27/05	\$4.64	6,729	NM	122.1%	5.9%	5.9% (6)
																	:						-				
Second Second Second Second <td>(11) CBT Financial Corporation</td> <td>CBTC</td> <td>Bank</td> <td>06/30/06</td> <td>373,053</td> <td>335,577</td> <td>22,486</td> <td>10,476</td> <td>1,376</td> <td>995,474</td> <td>\$22.59</td> <td>\$10.52</td> <td>\$1.38</td> <td>NA</td> <td>\$0.30</td> <td>\$1.19</td> <td>3.9%</td> <td>\$33.81</td> <td>\$29.50</td> <td>08/02/05</td> <td>01/30/06</td> <td>\$31.00</td> <td>224</td> <td>22.5</td> <td>137.2%</td> <td>3.3%</td> <td>6.4% (11)</td>	(11) CBT Financial Corporation	CBTC	Bank	06/30/06	373,053	335,577	22,486	10,476	1,376	995,474	\$22.59	\$10.52	\$1.38	NA	\$0.30	\$1.19	3.9%	\$33.81	\$29.50	08/02/05	01/30/06	\$31.00	224	22.5	137.2%	3.3%	6.4% (11)
	(12) CCFNB Bancorp, Incorporated (13) Citizens & Northern Corporation																										
	(14) Citizens Bancorp, Inc.		Bank	06/30/06							\$17.38				\$0.20												1.4% (14)
	(16) Citizens Pinancial Services, Inc. (16) Citizens National Bank of Meyersdale	CZNS	Bank	03/31/06	56,877				479	52,000			\$9.23	NA													
C C	(17) <u>Clarion County Community Bank</u> (18) CNB Financial Corporation						. 10. 0	. 141.4															0 1,889				
	(19) Codorus Valley Bancorp, Inc.																										:
All best of the set o	(20) Columbia Pinarcial Colporation (21) Comm Bancorp, Incorporated				538,487				5,835	1,853,131		\$27.62															
Desc Desc Desc Desc De	(22) Commercial National Financial Corporation (23) Community Bankers' Corporation								1																		
	(24) Community Banks, Inc.	-				2,406,551									\$0.20					11/11/05							
	(26) Dimeco, Incorporated	DIMC	Bank	06/30/06	371,079	300,533	32,881	32,881	5,060	1,558,494	\$21.58	\$21.58	\$3.21	NA	\$0.26	\$1.03	2.9%	\$38.00	\$33.20	05/02/06	12/06/05	\$36.00	1,083	11.2	166.8%	6.7%	8.3% (26)
D Description Desc esc Desc <t< td=""><td>(27) DNB Financial Corporation (28) East Penn Financial Corporation</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>and the second se</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>10.1</td><td></td><td></td><td></td></t<>	(27) DNB Financial Corporation (28) East Penn Financial Corporation															and the second se								10.1			
	(29) Emclaire Financial Corp.												1 - 1 - 1				1										
No. No. No. No. No. No.	(31) Ephrata National Bank	EPNB	Bank	03/31/06	582,261	453,199	63,649	63,649	6,817	2,845,509	\$22.36	\$22.36	\$2.35	NA	\$0.29	\$1.16	3.3%	\$37.50	\$33.50	11/29/05	08/10/05	\$35.00	306	15.0	156.5%	-4.1%	-2.6% (31)
B B	(32) ESB Financial Corporation (33) Eureka Financial Corporation (MHC)				1				1				\$0.68 \$0.81														
	(34) F.N.B. Corporation																										
	(36) Fidelity Bancorp, Inc.	FSBI	Thrift	06/30/06	728,113	419,916	41,685	38,905	3,884	2,953,122	\$14.12	\$13.17	\$1.27	NA	\$0.14	\$0.54	3.0%	\$20.96	\$17.74	09/23/05	06/13/06	\$18.74	748	14.8	132.8%	-0.7%	0.7% (36)
	(37) Fidelity D & D Bancorp, Inc. (38) First Chester County Corporation																										
M Alexander MD MD MD MD MD Alexander MD D MD MD<	(39) First Commonwealth Financial Corporation		_														1			1 manual lines							
Normal Normal Normal Total Total Total Normal Normal <td>(41) First Keystone Corporation</td> <td>FKYS</td> <td>Bank</td> <td>06/30/06</td> <td>515,634</td> <td>373,379</td> <td>49,811</td> <td>48,490</td> <td>6,420</td> <td>4,368,696</td> <td>\$11.40</td> <td>\$11.10</td> <td>\$1.46</td> <td>NA</td> <td>\$0.22</td> <td>\$0.86</td> <td>4.7%</td> <td>\$22.75</td> <td>\$17.65</td> <td>08/11/05</td> <td>07/06/06</td> <td>\$18.75</td> <td>1,074</td> <td>12.8</td> <td>156.0%</td> <td>-7.4%</td> <td>-5.3% (41)</td>	(41) First Keystone Corporation	FKYS	Bank	06/30/06	515,634	373,379	49,811	48,490	6,420	4,368,696	\$11.40	\$11.10	\$1.46	NA	\$0.22	\$0.86	4.7%	\$22.75	\$17.65	08/11/05	07/06/06	\$18.75	1,074	12.8	156.0%	-7.4%	-5.3% (41)
									1					1.0.1													:
B B																	1.5%				02/22/06						
Important Important <t< td=""><td>(46) First Resource Bank</td><td>FRSB</td><td>Bank</td><td>03/31/06</td><td>60,310</td><td>31,641</td><td>8,495</td><td>8,495</td><td>(1,568)</td><td>1,086,111</td><td>\$7.82</td><td>\$7.82</td><td>NA</td><td></td><td>\$0.00</td><td>\$0.00</td><td>0.0%</td><td>\$10.48</td><td>\$8.81</td><td>12/02/05</td><td>11/14/05</td><td>\$9.75</td><td></td><td>NM</td><td>124.7%</td><td>-3.0%</td><td>-3.0% (46)</td></t<>	(46) First Resource Bank	FRSB	Bank	03/31/06	60,310	31,641	8,495	8,495	(1,568)	1,086,111	\$7.82	\$7.82	NA		\$0.00	\$0.00	0.0%	\$10.48	\$8.81	12/02/05	11/14/05	\$9.75		NM	124.7%	-3.0%	-3.0% (46)
III PARA ACCURRENCE OND UND ND UND UND <			Thrift Bank				and the second se		1				NA	NA			3										
	(49) FNB Bancorp, Incorporated (50) ENBM Einancial Corporation								1			\$80.07	\$9.29 NA	NA			3						216				
																and the second se											
														1													
M best shorts M best shorts	(54) Greater Delaware Valley Savings Bank (MHC) (55) Halifax National Bank																										
	(56) Hamlin Bank and Trust Company	HMLN	Bank	06/30/06	369,507	258,831	69,657	69,657	5,986	397,108	\$175.41	\$175.41	NA	NA	\$1.85	\$7.25	3.5%	\$218.00	\$198.00	08/16/05	11/22/05	\$209.00		NA	NA	3.0%	6.6% (56)
M PAC M PAC M PAC M PAC <thm< td=""><td>(57) Harleysville National Corporation (58) Harleysville Savings Financial Corporation</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>NA NA</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thm<>	(57) Harleysville National Corporation (58) Harleysville Savings Financial Corporation													NA NA													
Image Image <th< td=""><td>(59) Honat Bancorp, Incorporated (60) IBT Bancorp, Inc.</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>*</td><td></td><td></td><td></td><td></td><td>T CONTRACTOR OF T</td><td></td><td></td><td></td><td>7</td><td>17.7</td><td>2011170</td><td></td><td></td></th<>	(59) Honat Bancorp, Incorporated (60) IBT Bancorp, Inc.													*					T CONTRACTOR OF T				7	17.7	2011170		
B) Method Properties G/M B/M /M B/M B/M	(61) Iron & Glass Bancorp	IRGB	Bank	03/31/06	298,718	253,859	34,026	33,228	3,706	1,112,000	\$30.60	\$29.88	NA	NA	\$0 .28	\$1.11	2.1%	\$65.75	\$52.05	10/19/05	02/17/06	\$54.60		16.4	178.4%	-13.3%	-12.5% (61)
(b) (16.3 NA			
	(64) Juniata Valley Financial Corporation (65) Kish Bancoro, Inc.																										
Implementant Ca. State tate State	(66) KNBT Bancorp, Inc.	KNBT	Thrift	06/30/06	2,994,485	1,912,797	341,823	206,691	22,144	29,596,000	\$12.83				\$0.08		2.0%	\$17.02	\$14.15	05/05/06	10/13/05	\$15.91				-2.3%	-1.4% (66)
1000000000000000000000000000000000000		SDLJ	Bank	12/31/05	180,298	136,196	24,916	24,916	740	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%	\$650.00	\$602.00	05/11/06		\$650.00	0	NA	NA	NA	NA (68)
(1) Maximulant Main in Main <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>2</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														2													
1000000000000000000000000000000000000	(71) Manor National Bank	MANR	Bank	03/31/06	17,433	15,200	2,068	2,068	79	NA	NA	NA			\$0.00	\$0.00	0.0%	NA	NA			\$2,900.00			NA	0.0%	0.0% (71)
(1) Marce M	(72) Mars National Bank (73) Mauch Chunk Trust Financial Corp.																:						108		225.7%	10.0%	:
mp MP<																											
170 Morge and Francial Lencomarded Morge Bank 0400 171 170	(76) Mid Penn Bancorp, Inc.		Bank	03/31/06	441,371	322,818		36,829		3,347,111	\$11.15				\$0.20	\$0.78	3.3%		\$23.05	03/27/06					214.8%		-0.1% (76)
(a) (b) ((78) Muncy Bank Financial, Incorporated								1								:										÷
(8) NCYB Bark 033106 193.07 152.51 15.627 940 1.984.370 \$7.88 \$7.88 \$5.05 NA \$5.00 0.075 \$5.00 0.0176 \$9.10 9.00 9.017 120.05 17.3 120.05 120.05 120.05 120.05 120.05 120.05 120.05 120.05	(79) National Penn Bancshares, Inc. (80) Neffs Bancorp, Inc.																										
(8) NPEN Thift 0.3/106 110,220 82,592 12,786 (70) 1.443,555 \$8.86 NA NA \$0.03 \$0.09 1.1% \$11.75 \$10.0 0.5/1806 110,705 \$11.19 240 NA 126.3% 86.6% 9.2% (83) (84) Nuthumbertand Bancop, Inc. (MHC) NUBC Bank 03/106 34.57 273,570 23,386 2.712 1,362,792 \$11.15 \$10.9 NA \$0.07 \$0.26 0.8% \$56.00 \$33.25 5 16.7 193.9% 0.0% 0.3% 0.0% 0.8% 55.00 0.8% 55.00 0.8% 55.00 0.8% 55.00 55	(81) New Century Bank	NCYB	Bank	03/31/06	193,607	152,515	15,627	15,627	940	1,984,370	\$7.88	\$7.88	\$0.55	NA	\$0.00	\$0.00	0.0%	\$9.50	\$7.50			\$9.50	0	17.3	120.6%	NA	NA (81)
Number Number Number Number State	(83) North Penn Bancorp, Inc. (MHC)	NPEN	Thrift	03/31/06	110,220	82,592	12,788	12,788	(70)	1,443,555	\$8.86	\$8.86	NA	NA	\$0.03	\$0.09	1.1%	\$11.75	\$10.10			\$11.19	240	NA	126.3%	8.6%	9.2% (83)
NWel Bark 063006 455,159 333,467 49,192 48,945 5,733 280,025 \$17,57 \$17,48 \$2.02 \$19,78 \$2,80 \$2,80,025 \$13,75 \$2.81 051000 992205 \$31,75 \$2.81 051000 992205 \$31,75 \$2.81 511,75 25.8 150 90,75 531,75 52.81 051000 992205 \$31,75 \$2.81 051000 \$92,05 \$31,75 \$2.81 511,75 52.81 511,75 531,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75 52.81 511,75																											
(88) Omega Financial Corporation OMEF Bank 033106 1918.92 1424.027 318.90 148.907 21.61 12.591.314 \$25.32 \$11.83 \$1.71 \$1.70 \$0.31 \$1.24 4.16 \$34.21 \$25.42 0.327.06 101905 \$30.32 16.16 17.7 19.89 8.88 11.06 (8) (89) Orstown Financial Services, Inc. ORF Bank 033106 607.590 476.34 58.678 56.762 10.314 5439.529 \$10.79 \$10.44 \$1.82 NA \$0.20 \$0.89 2.26 \$40.75 \$31.80 040.005 54.99 \$42.99 7.3% 8.4% (9) (90) Parkale Financial Corporation PVSA Th 063.006 57.64 \$1.61 54.95.99 \$1.61 \$1.62 \$1.80 \$2.80 <	(86) Norwood Financial Corp.	NWFL	Bank	06/30/06	455,159	353,467	49,192	48,945	5,733	2,800,025	\$17.57	\$17.48	\$2.02	\$1.97	\$0.21	\$0.78	2.7%	\$33.75	\$28.71	05/10/06	09/22/05	\$31.75		15.7	180.7%	3.4%	5.4% (86)
Yes Thit 06/30/06 1.858,715 1.451,764 122,704 90,538 13.31 5.669,064 \$15.97 \$2.33 \$2.42 \$0.00 2.7% \$30.83 \$27.00 07/24/06 04/11/06 \$30.00 7.894 12.9 13.86% 6.4% 7.9% (90) (91) Pan Laurel Financial Corporation PELA Bank 03/31/06 212,706 171,023 19,172 18,001 1924 10.52,000 \$18.23 \$17.12 \$1.80 NA \$0.18 \$0.70 3.3% \$22.00 08/23/05 07/24/06 \$22.00 175 12.2 120.7% -6.4% 4.9% (91) (92) Penns Woods Bancorp, Inc. PWOD Bank 06/30/06 576,305 376,944 71,632 68,600 10.315 3,931,787 \$18.22 \$17.45 \$2.61 NA \$0.43 \$1.65 4.5% \$40.00 \$36.50 11/03/05 04/25/06 \$38.20 858 14.6 209.7% -1.7% 0.4% (92) (92) (92)																							5 16,166				
(9) Pent Laurel Financial Corp PELA Bank 03/31/06 212,706 171,023 19,172 18,01 1,924 1,052,000 \$18.23 \$17.12 \$1.80 NA \$0.18 \$0.70 3.3% \$25.00 \$22.00 08/23/05 7/24/06 \$22.01 175 12.2 12.0.7% -6.4% -4.9% (91) (92) Pents Woods Bancorp, Inc. PWOD Bank 06/30/06 576,305 376,944 71,632 68,600 10,315 3,931,787 \$18.22 \$17.45 \$2.61 NA \$0.43 \$1.65 4.5% \$40.00 \$36.50 11/03/05 04/25/06 \$38.20 858 14.6 209.7% -1.7% 0.4% (92)																	1										
	(91) Penn Laurel Financial Corp	PELA	Bank	03/31/06	212,706	171,023	19,172	18,001	1,924	1,052,000	\$18.23	\$17.12	\$1.80	NA	\$0.18	\$0.70	3.3%	\$25.00	\$22.00	08/23/05	07/24/06	\$22.00	175	12.2	120.7%	-6.4%	-4.9% (91)
	(92) Penns Woods Bancorp, Inc. (93) Pennsylvania Commerce Bancorp, Inc.																2										

Contact: Doug Major, V.P.

PENNSYLVANIA BANKS STOCK REPORTS (BASIC DATA AS OF MARCH 31, 2006 PRICING DATA AS OF 07/31/06)

\$=000's; except per share which is in \$					BASIC	<u>DATA DATE</u>	-			<u>SHARE INF</u>	ORMATION DAT	A		DIVID	DEND DATA						PRICIN	<u>G DATA</u>				
LTM=Latest 12 Months	(1)	(2) (3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12) Diluted	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22) Avg	(23)	(24)	(25)	(26)
							Total	Total LTM	Common	Book	Tangible	EPS after	Median EPS	Quarterly	Dividends	Current			High	Low		Daily	Price/LTM	Price/	12 Mth	
			Filing	Total	Total	Total	Tangible	Net	Shares	Value	Book Value	Extrdnry.	Estimate (\$)	Dividends	Declared (\$)	Dividend	High	Low	Price	Price	Price (\$)	Vol	Earnings	Book (%)	Price	12 Mth
Company Name	Ticker	Indust	ry Date	Assets	Deposits	Equity	Equity	Income	Outstanding	per Share (\$)	per Share (\$)	(\$)LTM	Current Year	Declared (\$)	LTM	Yield (%)	Price (\$)	Price (\$)	Date	Date	07/31/06	07/31/06	07/31/06	07/31/06	Chg	Return
(94) Penseco Financial Services Corporation	PFNS	Bar	nk 03/31/06	564,176	397,262	64,522	64,522	6,197	2,148,000	\$30.04	\$30.04	\$2.88	NA	\$0.35	\$1.48	3.3%	\$46.00	\$40.75	02/15/06	11/02/05	\$42.50	847	14.7	141.5%	1.2%	2.8% (94)
(95) Peoples Financial Services Corp.	PFIS	Bar	nk 03/31/06	392,975	304,839	39,871	38,306	4,247	3,152,095	\$12.65	\$12.15	\$1.34	NA	\$0.19	\$0.76	2.8%	\$34.00	\$27.45	08/17/05	07/28/06	\$27.50	457	NA	217.4%	-12.4%	-10.7% (95)
(96) Peoples Limited	PPLL	Bar	nk 03/31/06	180,924	136,061	12,448	12,318	1,461	411,905	\$30.22	\$29.90	NA	NA	\$0.40	\$2.12	2.8%	\$58.00	\$38.00	07/28/06	08/16/05	\$58.00	42	16.4	191.9%	46.8%	46.8% (96)
(97) PNC Financial Services Group, Inc.	PNC	Bar	nk 06/30/06	94,914,000	63,493,000	8,827,000	NA	1,424,000	295,000,000	\$29.92	NA	\$4.81	\$5.05	\$0.55	\$2.10	3.1%	\$72.00	\$54.23	05/08/06	08/05/05	\$70.84	1,529,200	14.7	236.8%	14.6%	17.3% (97)
(98) Prudential Bancorp, Inc. of Pennsylvania (MHC)	PBIP	Thr	ift 06/30/06	466,757	343,904	88,868	88,868	3,716	12,236,150	\$7.26	\$7.26	\$0.31	\$0.31	\$0.04	\$0.16	1.2%	\$14.40	\$10.70	05/10/06	11/30/05	\$13.20	2,467	42.6	181.8%	11.4%	12.5% (98)
(99) PSB Bancorp, Inc.	PSBI	Bar	nk 03/31/06	554,305	491,638	47,524	46,150	(5,251)	5,140,685	\$9.24	\$8.98	(\$1.08)	NA	\$0.00	\$0.00	0.0%	\$15.60	\$10.00	08/15/05	07/25/06	\$10.70	2,529	NM	115.7%	-7.0%	-7.0% <mark>(99)</mark>
(100) QNB Corp.	QNBC	Bar	nk 06/30/06	591,492	462,588	46,510	46,442	5,624	3,126,000	\$14.88	\$14.86	\$1.77	NA	\$0.21	\$0.81	3.2%	\$30.00	\$24.70	08/25/05	03/02/06	\$26.00	495	14.7	174.8%	-3.7%	-2.2% (100)
(101) Republic First Bancorp, Inc.	FRBK	Bar	nk 06/30/06	861,748	644,741	69,369	69,369	9,935	9,492,000	\$7.31	\$7.31	\$1.03	\$1.12	\$0.00	\$0.00	0.0%	\$14.24	\$10.09	05/03/06	10/31/05	\$13.70	11,825	13.3	187.4%	14.6%	14.6% (101)
(102) Royal Bancshares of Pennsylvania, Inc.	RBPAA	Bar	nk 03/31/06	1,316,773	718,890	155,821	155,821	33,077	12,477,457	\$12.17	\$12.17	\$2.56	\$1.72	\$0.28	\$1.09	4.2%	\$26.74	\$21.58	07/28/06	09/29/05	\$26.30	15,703	11.1	216.1%	13.6%	17.4% (102)
(103) RSV Bancorp, Inc.	RSVI	Thr	ift 03/31/06	76,033	57,666	6,879	6,879	499	549,460	\$18.19	\$18.19	\$0.91	NA	\$0.08	\$0.30	1.1%	\$28.50	\$16.80	07/21/06	11/02/05	\$28.08	289	30.9	154.4%	56.0%	56.8% (103)
(104) S&T Bancorp, Inc.	STBA	Bar	nk 06/30/06	3,301,896	2,496,909	337,598	284,979	54,404	25,690,880	\$13.14	\$13.14	\$2.06	\$2.09	\$0.29	\$1.15	3.7%	\$40.30	\$30.60	08/03/05	07/26/06	\$31.27	87,192	15.2	238.0%	-15.1%	-13.6% (104)
(105) SE Financial Corp.	SEFL	Thr	ift 04/30/06	164,954	119,336	23,977	23,977	190	2,286,375	\$12.66	\$12.66	\$0.07	NA	\$0.03	\$0.12	0.9%	\$14.24	\$12.25	01/20/06	07/06/06	\$12.90	1,525	NM	101.9%	-6.7%	-6.2% (105)
(106) Somerset Trust Holding Company	SOME	Bar	nk 03/31/06	431,494	353,779	35,318	35,302	3,040	2,450,000	\$14.42	\$14.41	\$1.25	NA	\$0.12	\$0.45	3.0%	\$18.00	\$14.75	08/03/05	05/09/06	\$16.00	103	12.8	111.0%	-3.3%	-2.0% (106)
(107) Sovereign Bancorp, Inc.	SOV	Thr	ift 06/30/06	88,676,772	52,546,362	8,458,544	2,896,293	436,282	461,110,000	\$17.92	\$5.86	\$1.10	\$1.55	\$0.08	\$0.27	1.6%	\$23.42	\$19.39	08/22/05	10/28/05	\$20.64	1,488,300	18.8	115.2%	0.2%	1.3% (107)
(108) Sterling Financial Corporation	SLFI	Bar	nk 06/30/06	3,094,126	2,353,591	302,357	205,748	40,742	28,850,900	\$10.48	\$7.13	\$1.39	\$1.45	\$0.14	\$0.56	2.6%	\$22.92	\$18.02	08/04/05	10/12/05	\$21.63	67,120	15.6	206.4%	9.2%	10.7% (108)
(109) Susquehanna Bancshares, Inc.	SUSQ	Bar	nk 06/30/06	8,257,922	5,917,311	906,686	552,193	82,495	51,798,970	\$17.50	\$10.66	\$1.73	\$1.65	\$0.24	\$0.96	4.0%	\$27.30	\$22.01	08/03/05	10/28/05	\$24.18	149,410	14.0	138.2%	2.1%	5.2% (109)
(110) TF Financial Corporation	THRD	Thr	ift 06/30/06	674,134	479,729	62,873	58,304	5,719	2,870,000	\$23.33	\$21.72	\$2.07	NA	\$0.19	\$0.75	2.8%	\$30.99	\$26.54	03/13/06	07/07/06	\$27.57	856	13.3	118.2%	-3.1%	<u>-1.8% (110)</u>
(111) Tower Bancorp Incorporated	TOBC	Bar	nk 03/31/06	345,525	250,768	50,393	50,393	5,325	1,732,419	\$29.09	\$29.09	\$3.03	NA	\$0.24	\$0.96	2.1%	\$49.75	\$42.25	07/19/06	05/11/06	\$45.00	1,038	14.9	154.7%	-5.8%	-4.3% (111)
(112) Turbotville National Bancorp, Inc.	TVNB	Bar		NA	NA	NA	NA	1,112	NA	NA	NA	\$91.56	NA	NA	NA	NA	NA	NA			NA	NA	NA	NA	NA	<u>NA (112)</u>
(113) UNB Corporation	UNPA	Bar	nk 03/31/06	99,770	89,445	9,368	9,368	340	58,447	\$160.28	\$160.28	\$5.81	NA	\$0.00	\$0.00	0.0%	\$177.00	\$127.00	12/22/05	07/18/06	\$127.00	22	21.9	79.2%	-28.3%	-28.3% (113)
(114) Union Bancorp, Incorporated	UBPT		nk 03/31/06	128,364	114,082	12,413	11,818	765	481,991	\$25.76	\$23.80	NA	NA	\$0.35	\$0.35	5.6%	\$25.75	\$25.00	04/11/06	07/17/06	\$25.00	20	NA	97.1%	-2.2%	-0.8% (114)
(115) Union National Financial Corporation	UNNF		nk 06/30/06	500,932	330,483	26,392	26,392	2,914	2,518,000	\$10.48	\$10.48	\$1.15	NA	\$0.16	\$0.64	3.3%	\$22.50	\$18.36	11/09/05		\$19.50	701	17.0	186.1%	-10.3%	-8.9% (115)
(116) Univest Corporation of Pennsylvania	UVSP		nk 03/31/06	1,787,684	1,405,043	175,635	132,840	25,310	12,935,040	\$13.58	\$10.27	\$1.95	NA	\$0.19	\$0.76	2.6%	\$31.21	\$24.00	08/01/05		\$29.25	15,207	15.0	215.4%	20.5%	22.3% (116)
(117) West Milton Bancorp, Inc.	WMBC	Bar	nk 03/31/06	236,254	204,230	15,406	15,406	2,582	794,774	\$19.38	\$19.38	\$3.24	NA	\$0.34	\$1.56	2.8%	\$57.95	\$48.50	09/12/05	03/06/06	\$49.00	71	15.1	252.8%	-4.9%	-3.5% (117)

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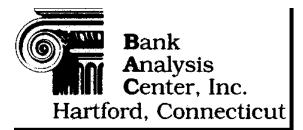
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Bank







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