2ND QUARTER REVIEW

Review of Issues Affecting Northeastern Financial Institutions

A Periodic

Q1 CALL REPORTS & 9/29/06 STOCK PRICES

PENNSYLVANIA BANKING INDUSTRY: SECOND QUARTER 2006

(Note: Your subscription expiration date is on the label of the envelope in which you received the Review)

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the Pennsylvania banking industry for the quarter ending June 30, 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 9/29/06 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 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 June 30, 2006:

SECOND QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 254 remaining banks in Pennsylvania (down from 267 in December of 2003), recorded a -5% decrease in earnings for the six month period ending 6/30/06 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 147 institutions (60%) registered a decrease in earnings from and 100 institutions (40%) reported an increase. The median performance for all institutions was a -5.4% decrease. Nonetheless, 89% of all PA institutions were profitable during Q2-06. Here is the aggregate data; individual institutional data is contained on pages 9-20.

254 PENNSYLVANIA	12 Months	6 Months	6 Months	% Change
INSTITUTIONS	Ending:	Ending:	Ending:	6 Mos. '05 vs
(see pages 6-8 for complete details)	12/31/05	<u>6/30/05</u>	<u>6/30/06</u>	6 Mos. '06
Net Income After Tax (\$ millions)	\$4,069	\$2,023	\$1,918	-5%
Return on Assets (R.O.A.)	1.13%	1.20%	0.95%	
Gross Loans (\$ billions)	\$224	\$210	\$246	17%
Deposits (\$ billions)	\$276	\$244	\$296	21%
Net Interest Margin	3.27%	3.22%	3.07%	
Efficiency Ratio	63.0%	61.6%	64.9%	
Non-Interest Inc. % Avg. Assets	1.6%	1.7%	1.4%	
Non-Performing Assets (\$ billions)	\$1,376	\$1,142	\$1,449	27%
Tier 1 Leverage	7.6%	7.8%	7.6%	
Reserves % Non-Perf. Loans	183%	224%	179%	
Provision for Losses (\$ millions)	\$94	\$29	\$71	143%
Liquidity (loans % deposits)	81%	86%	83%	

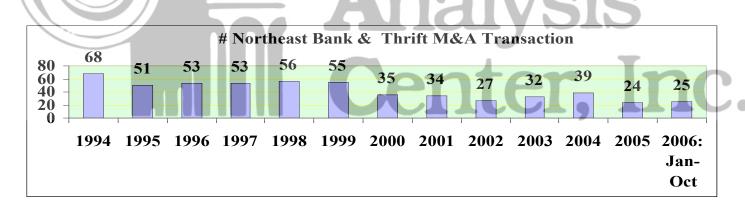
We include below 6-month summary data (as of 6/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING D	ATA as	of 6/30/	06				New			
(\$=Billions, except net inc.)	CT	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	56	37	190	26	12	19	340	199	131	254
% Institutions Profitable	89%	97%	94%	100%	83%	100%	96%	89%	89%	89%
Total Assets (\$ Bils)	\$64	\$56	\$238	\$19	\$21	\$8	\$408	\$1,301	\$144	\$415
Total Deposits (\$ Bils)	\$47	\$39	\$173	\$13	\$15	\$7	\$295	\$893	\$95	\$296
Gross Loans (\$ Bils)	\$45	\$38	\$94	\$13	\$13	\$6	\$209	\$712	\$82	\$246
Net Inc. After Tax (\$ Mils)	\$312	\$272	\$1,196	\$107	\$113	\$52	\$2,052	\$7,864	\$786	\$1,918
Return on Assets (R.O.A.)	0.99%	1.04%	1.02%	1.12%	1.10%	1.24%	1.06%	1.26%	1.12%	0.95%
Return on Equity (R.O.E.)	8.53%	5.83%	11.66%	11.58%	13.39%	14.36%	10.2%	12.79%	10.13%	10.58%
Net Interest Margins	3.47%	4.31%	2.41%	3.38%	3.14%	4.27%	2.92%	3.21%	2.80%	3.07%
Efficiency Ratio	64.5%	63.91%	68.6%	56.7%	57.3%	63.9%	66.6%	62.3%	52.5%	64.9%
Non-Perf. Assets % Assets	0.20%	0.31%	0.10%	0.20%	0.30%	0.50%	0.20%	0.40%	0.20%	0.30%

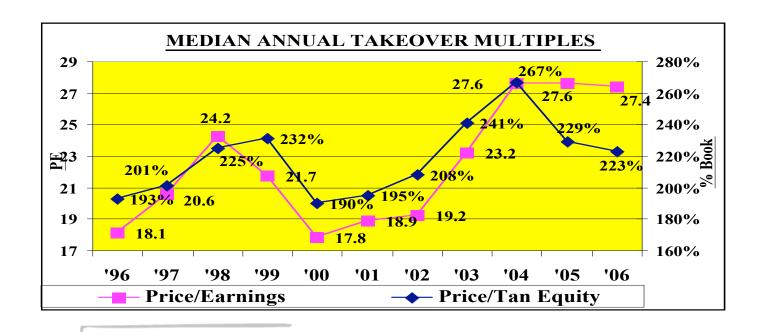
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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 October 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 30 transactions in the Northeast <u>completed</u> over the last 12 months between October 2005 and October 2006 the median price for all deals (banks & thrifts) was approximately 223% of tangible book equity and a multiple of 27X 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:

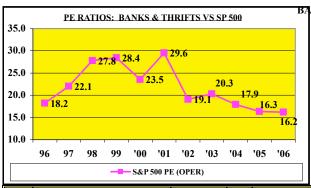
- **✓** Market Segmentation
- **✓ Product Development & Positioning**
- **✓** Business Development Initiatives
- ✓ Consumer Behavior

- 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



BANK ANALYSIS CENTER, INC.

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Mergers & Acquisitions:

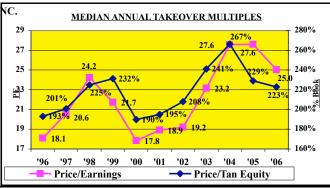
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Northeast Bnks & Thrifts

Latest 12 Mos. (LTM)

2

Oct. '05 - Oct. '06



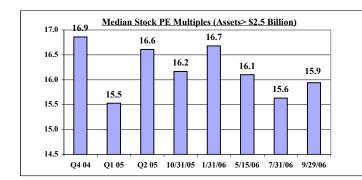
	<u>Buyer</u>	Assets		<u>Target</u>	Assets		Completion	Deal \$			PRI	CE:	
		\$MM's	State		\$MM's	State		\$ MM's	Payment	%	% Tan.	(X) LTM	%
										Equity	Eq.	Inc	Deps
-	F.N.B. Corporation		PA	North East Bancshares, Inc.	66,647	PA	10/7/05	14,765	Common Stock	2.15	2.16	N/A	24.85
#REF!	Interchange Financial 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
#REF!	Beneficial Mutual Bancorp	, , ,	PA	Northwood Savings Bank	9,251	PA	11/14/05	N/A	N/A	N/A	N/A	N/A	N/A
#REF!	UCBH Holdings Inc.	.,,	CA	Asian American Bank & Trust (127,121	MA	11/29/05	34,300	Cash,Common S	1.95	1.95	61.69	31.4
#REF!	New York Community Bancorp, Inc.	25,204,692	NY	Long Island Financial Corp.	539,679	NY	12/30/05	62,984	Common Stock	2.2	2.2	19.39	15.75
(1)	Hudson Valley Holding Corp.	1,877,914	NY	New York National Bank	138,565	NY	1/3/06	13,404	Cash,Preferred S	1.88	1.88	N/A	10.4
(2)	NewAlliance Bancshares, Inc.	6,490,974	CT	Cornerstone Bancorp, Inc.	232,789	CT	1/3/06	52,877	Cash,Common S	1.93	1.93	32.6	28.18
(3)	Sun Bancorp, Inc.	3,140,962	NJ	Advantage Bank	165,981	NJ	1/19/06	35,941	Cash,Common S	2.35	2.35	38.51	21.35
(4)	National Penn Bancshares, Inc.	4,593,900	PA	Nittany Financial Corp.	326,517	PA	1/26/06	99,050	Cash,Common S	3.67	3.93	25.03	40.15
(5)	First Republic Bank	8,441,586	CA	First Signature Bank & Trust Co	516,876	NH	1/31/06	N/A	N/A	N/A	N/A	N/A	N/A
(6)	Fulton Financial Corporation	11,571,083	PA	Columbia Bancorp	91,331	MD	2/1/06	306,268	Cash,Common S	3.09	3.09	18.84	30.03
(7)	NBT Bancorp, Inc.	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, Inc.	31,784,335	ME	Hudson United Bancorp	432,975	NJ	2/1/06	1,923,126	Cash,Common S	3.67	4.55	17.03	28.09
(9)	Two River Community Bank	258,513	NJ	The Town Bank	147,005	NJ	4/3/06	40,321	Common Stock	2.36	2.36	24.79	25.67
(10)	Susquehanna Bancshares, Inc.	7,539,967	PA	Minotola National Bank	623,434	NJ	4/21/06	165,112	Cash,Common S	2.04	2.06	26.14	30.14
_(11)	New York Community Bancorp, Inc.	25,014,944	NY	Atlantic Bank of New York	2,916,664	NY	4/28/06	400,000	Cash	1.45	1.76	12.83	23.91
(12)	Orrstown Financial Services Inc.	581,180	PA	First National Bank of Newport	123,155	PA	5/1/06	32,855	Cash,Common S	2.43	2.43	22.64	31
(13)	Cathay General Bancorp, Inc.	6,157,499	CA	Great Eastern Bk	320,510	NY	5/15/06	84,944	Cash,Common S	2.62	2.62	30.37	28.72
(14)	Wilshire Bancorp, Inc.	1,457,025	CA	Liberty Bank of New York	55,704	NY	5/22/06	14,600	Cash,Common S	N/A	N/A	N/A	N/A
(15)	F.N.B. Corporation	5,703,659	PA	Legacy Bank	382,139	PA	5/26/06	63,016	Cash,Common S	1.66	2.11	60.73	21.36
(16)	Sovereign Bancorp, Inc.	62,941,898	PA	Independence Community Bank	18,500,360	NY	6/1/06	3,577,980	Cash	1.52	3.41	17.76	31.47
(17)	Tower Bancorp, Inc.	346,828	PA	FNB Financial Corporation	180,686	PA	6/1/06	29,745	Cash,Common S	1.92	2.23	22.42	20.51
(18)	Flushing Financial Corp.	2,306,030	NY	Atlantic Liberty Financial Corp.	177,111	NY	6/30/06	44,198	Cash,Common S	1.52	1.52	86.15	41.53
(19)	Franklin Financial Services Corporati	621,357	PA	Fulton Bancshares Corporation	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	NJ	Sound Federal Bancorp	1,149,326	NY	7/14/06	264,872	Cash	1.99	2.23	61.47	25.5
(21)	Community Bank System, Inc.	4,160,034	NY	ES&L Bancorp, Inc.	210,883	NY	8/14/06	38,963	Cash	1.78	1.78	13.86	28.8
(22)	Centra Financial Holdings	550,785	WV	Smithfield State Bank	236,244	PA	8/25/06	28,800	Cash	1.49	1.5	39.61	13.35
(23)	First Commonwealth Financial Corpo	6,026,320	PA	Laurel Capital Group, Inc.	314,295	PA	8/28/06	58,337	Cash,Common S	2.02	2.28	28.21	21.73
(24)	Allegheny Valley Bancorp	310,441	PA	RSV Bancorp Inc.	76,033	PA	9/11/06	16,220	Cash	2.36	2.36	45.06	28.28
(25)	Carver Bancorp, Inc.	660,993	NY	Community Capital Bank	159,785	NY	9/29/06	11,100	Cash	1.46	1.46	75.29	7.68
(26)	J.P. Morgan Chase & Company	1,198,942,000	NY	Bank of New York	87,750,000	NY	10/2/06	3,100,000	Cash	0.36	0.55	2.42	4.68
(27)	Alliance Financial Corporation	980,421	NY	Bridge Street Financial, Inc.	227,400	NY	10/6/06	57,594	Cash,Common S	2.15	2.46	63.98	31.13
(28)	Webster Financial Corp.	17,907,186	CT	NewMil Bancorp, Inc.	877,774	CT	10/6/06	173,529	Common Stock	3.21	3.79	19.74	27.1
(29)	Passumpsic Bancorp	415,013	VT	Siwooganock Holding Co, Inc.	139,194	NH	10/18/06	16,698	Cash	1.25	1.25	19.37	14.34
	AVERAGE									207%	227%	33.1	24.5%
	MEDIAN									199%	220%	25.6	25.8%
	MINIMUM VALUE									0.36	0.55	2.42	4.68
	MAXIMUM VALUE									3.67	4.55	86.15	41.53

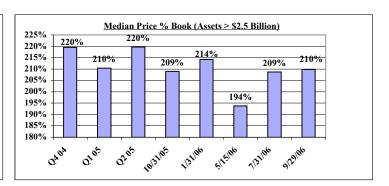
NORTHEAST BANKING STOCK TRADING DATA THROUGH 9/29/2006

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

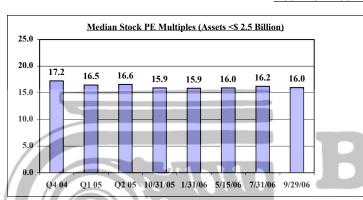
COMMERCIAL BANKS

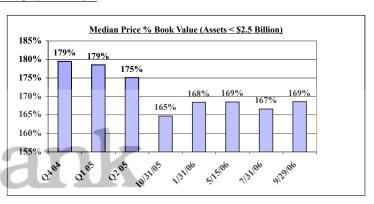
ASSETS GREATER THAN \$2.5 BILLION



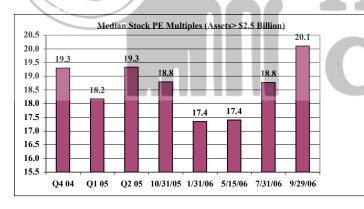


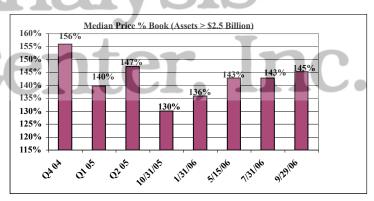
ASSETS LESS THAN \$2.5 BILLION



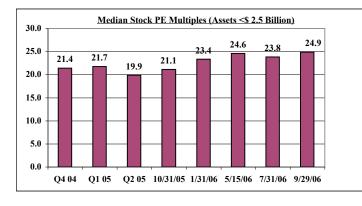


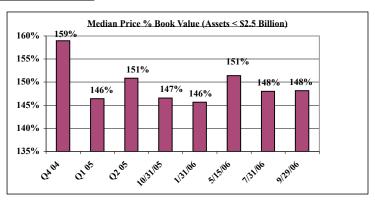
THRIFTS
ASSETS GREATER THAN \$2.5 BILLION





ASSETS LESS THAN \$2.5 BILLION





PREPARED BY:

BANK ANALYSIS CENTER, INC.
HARTFORD, CT 860-275-6050
Contact: John S. Carusone, President

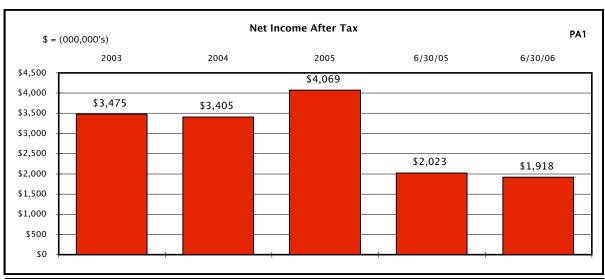
AGGREGATE PENNSYLVANIA BANKING INDUSTRY DATA AT 6/30/2006

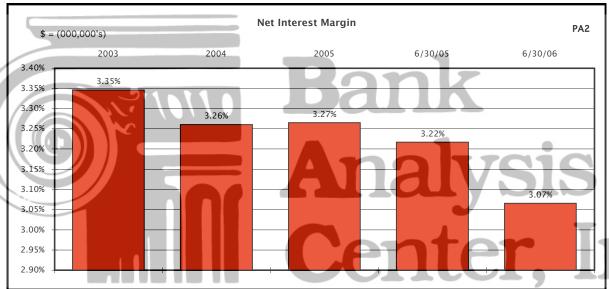
(All Federal and State Chartered Savings Banks, Commercial Banks and Savings & Loan Assocs.) (Note: excludes trust companies and credit unions)

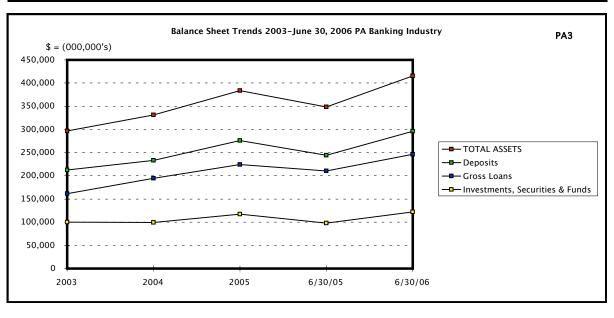
BASIC DATE		(NOTE: \$ in 000,000's @ Period End):	2003	2004	2005	6/30/05	6/30/06	2005 - 9	6/30/06	<u>6/30/05</u> -	6/30/06
BASIC DATA:		NM = Not Mooningful						Incresse//D	0010000)	Incresce//D	0010000)
MINITIUTION COUNT: Blanks. Servings Banks & SAL'ss.											
Ending believe # institutions period end: 287 200 252 253 254 1		BAGIO BATA.						2	<u> </u>	₹	_/0
BROADPORTING PROTIES 252 241 227 223 224 225		INSTITUTION COUNT: (Banks, Savings Banks & S&L's)									
SALANCE SHEET DATA:	(1)	Ending balance # institutions period end:	267	260	252	253	254	1	0%	1	0%
BALANCE SHEET DATA:		·									
Section 194,539 224,246 219,177 224,306 22,061 19% 36,130 17%	(3)	% Reporting Profits	94%	93%	90%	92%	89%				
19 19 19 19 19 19 19 19											
Allowance for Lacan Losses	(4)		161 830	194 639	224 246	210 177	246 306	22 061	10%	36 130	17%
68 Net Loans											
19 10 10 10 10 10 10 10											
39 Days Past Due Loans	(7)	Investments, Securities & Funds	99,777	99,252	117,067	97,697	122,088	5,022	4%	24,391	25%
Mon-Accrual Loans	(8)	TOTAL EARNING ASSETS	259,421	291,563	338,985	305,554	366,037	27,052	8%	60,483	20%
Mon-Accrual Loans	(9)	90 Days Past Due Loans	256	241	381	285	348	(33)	-9%	63	22%
CREONRO-Direct Investment 196											
1071AL NON-PERFORMING ASSETS	(11)	=Total Non-Performing Loans	1,332	1,026	1,271	1,038	1,318	47	4%	280	27%
(14) All Other Assets(Cash Due, Bidgs, Prems. & Equip, Intrigs, Other Assets) (15) TOTAL ASSETS (16) TOTAL ASSETS (17) All Other Assets (Asset) (18) Total deposits (18) Total deposits (19) Total deposits (19) Total deposits (19) Total deposits (10) Total deposits (11) All other deposits (12) Total deposits (13) Total deposits (14) All Other Assets (Asset) (15) Total deposits (16) Total deposits (17) All other deposits (18) Total deposits (19) Total deposits (18) Total deposits (19) Total											
Color Colo	(13)	TOTAL NON-PERFORMING ASSETS	1,438	1,137	1,376	1,142	1,449	73	5%	307	27%
LIABILITIES & FOUTY Cited deposits	(14)	All Other Assets(Cash Due,Bldgs,Prems.&Equip,Intngs,Other Assets)	36,028	38,244	43,245	41,796	47,915	4,670	11%	6,119	15%
16 Total deposits	(15)	TOTAL ASSETS	296,887	330,945	383,606	348,492	415,401	31,795	8%	66,909	19%
All other beforewings & liabilities 52,253 65,820 72,441 70,899 82,288 9,877 14% 11,899 15%		LIABILITIES & EQUITY									
Total equity capital and surplus 22,933 31,610 33,126 338,626 348,492 415,401 31,755 4% 30,486 9% 19%											
TOTAL LIABILITIES & EQUITY 296,887 330,945 330,866 348,492 415,401 31,795 8% 66,909 19%											
No. INCOME STATEMENT:											
20	(10)	TOTAL EMPLETIES & EQUIT	250,007	000,540		040,402	410,401	01,700	070	00,000	1370
Net Interest Ermod	/	INCOME STATEMENT:						(Annual	ized)		
1	(20)		8.554	8.936	10,470	4.787	5.506			719	15%
Anon-Interest Expense 8,876 9,359 10,201 4,817 5,370 538 5% 752 16%		+Non-Interest Income	5,790	5,695	5,942	2,811	2,895	(152)	-3%	83	3%
22							- 1				
25											
Author Section Secti											
Cumulative Charged-Off Loans 0 0 0 0 0 0 0 0 0											
Cumulative Charged-Off Loans 0 0 0 0 0 0 0 0 0	(07)	Annual Officer		500			V		140/	20	0.407
PERFORMANCE MEASURES: (all ratios based on period end data unless otherwise indicated) (30) Non-Performing Loans % Gross Loans (31) Non-Performing Loans % Gross Loans (32) Resure % Non-Performing Loans % Gross Loans (34) (35)				_			2/3				
(all ratios based on period end data unless otherwise indicated) (30) Non-Performing Loans % Gross Loans (31) Non-Performing Assets % Assets (32) Reserve % Non-Performing Loans (34) Return on Average Assets (R.O.A.) (35) Return on Average Assets (R.O.A.) (36) Non-Interest Expense % Average Assets (37) Non-Interest Expense % Average Assets (38) Non-Interest Expense % Average Assets (39) Non-Interest Expense Efficiency Ratio (30) Non-Interest Expense Efficiency Ratio (31) Non-Interest Expense Efficiency Ratio (32) Resurn on Average Assets (33) Non-Interest Expense Efficiency Ratio (34) Non-Interest Expense Efficiency Ratio (35) Non-Interest Expense Efficiency Ratio (36) Non-Interest Expense Efficiency Ratio (37) Non-Interest Expense Efficiency Ratio (38) Non-Interest Expense Efficiency Ratio (39) Tier 1 Leverage (8.0% 7.9% 7.6% 7.8% 7.6% (39) Adjusted Tier 1 Leverage (8.4% 8.3% 7.8% 8.2% 7.7% (20) PAGNOSITION OF EARNING ASSETS (41) % Investments, Securities, Funds (38) Non-Interest Manage (42) % Loans (net) (43) Total (44) Loans % Deposits (38) Deposits (38) Return on Average Assets (30) Non-Berforming Loans (30) Loans (net) (30) Non-Interest Manage (30) Non-Berforming Loans (30) Non-Berforming Loans (31) Non-Berforming Loans (32) Reserve % Non-Berforming Loans (33) Return on Average Assets (34) Non-Berforming Loans (35) Non-Interest Manage (36) Non-Interest Manage (37) Non-Interest Expense & Average Assets (38) Non-Interest Manage (39) Return on Average Assets (30) Non-Interest Manage (30) Non-Interest Manage (31) Non-Interest Manage (32) Return on Average Assets (34) Non-Interest Manage (35) Non-Interest Manage (36) Non-Interest Manage (37) Non-Interest Manage (38) Non-Interest Manage (39) Return on Average Assets (30) Non-Interest Manage (30) Non-Interest Manage (31) Non-Interest Manage (32) Return on Average Assets (31) Non-Interest Manage (32) Return on Average Assets (34) Non-Interest Manage (35) Non-Interest Manage (36) Non-Interest Manage (37) Non-Interest Manage (38) Non-Interest Manage (39) Return on Av			73,146	74,664	81,087	75,144	83,470	2,383		8,326	
1											
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35 Non-Interest Expense % Average Assets 3.1% 3.0% 2.8% 2.7% 2.7% 36 Non-Interest Income % Average Assets 2.0% 1.8% 1.6% 1.7% 1.4% 37 Non-Interest Expense Efficiency Ratio 62.6% 64.8% 63.0% 61.6% 64.9% 38 Net Interest Margin 3.35% 3.26% 3.27% 3.22% 3.07% 39 Tier 1 Leverage 8.0% 7.9% 7.6% 7.8% 7.6% 40 Adjusted Tier 1 Leverage 8.4% 8.3% 7.8% 8.2% 7.7% 40 COMPOSITION OF EARNING ASSETS 41 % Investments, Securities, Funds 38% 34% 35% 32% 33% 42 % Loans (net) 62% 66% 65% 65% 65% 67% 43 Total 100% 100% 100% 100% 44 Loans % Deposits 76% 83% 81% 86% 83%											
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Tier 1 Leverage		·									
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(43) Total 100% 100% 100% 100% (44) Loans % Deposits 76% 83% 81% 86% 83%											
(44) Loans % Deposits 76% 83% 81% 86% 83%											
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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

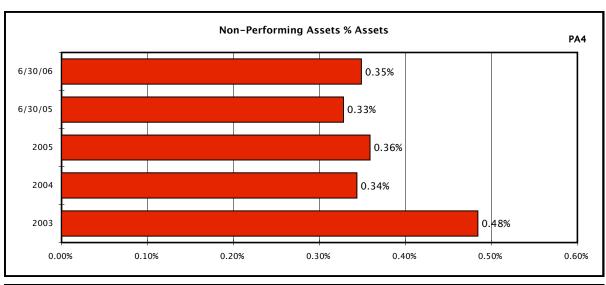
PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 06/30/06

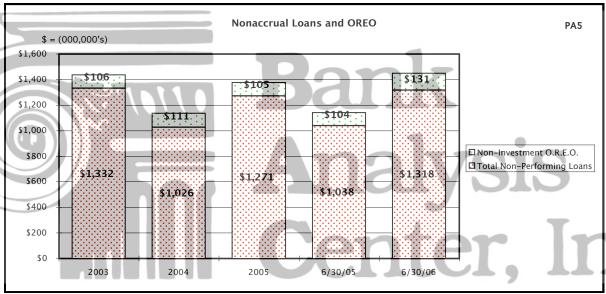


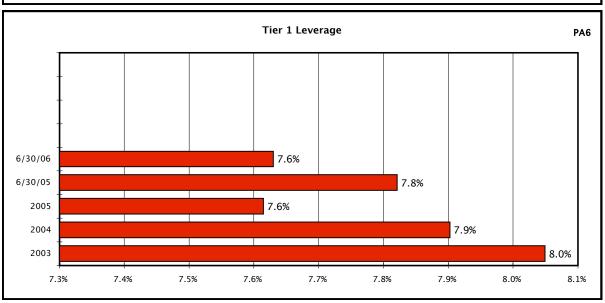




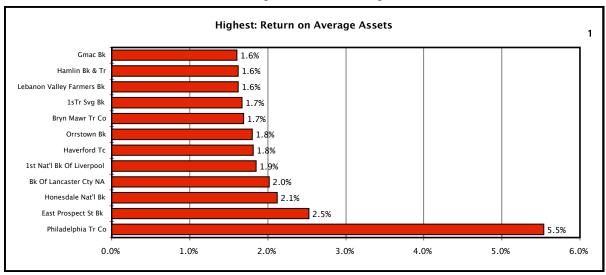
PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 06/30/06

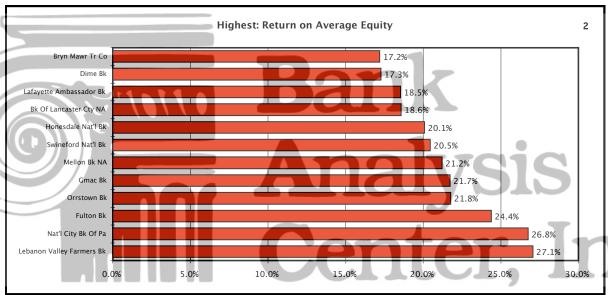


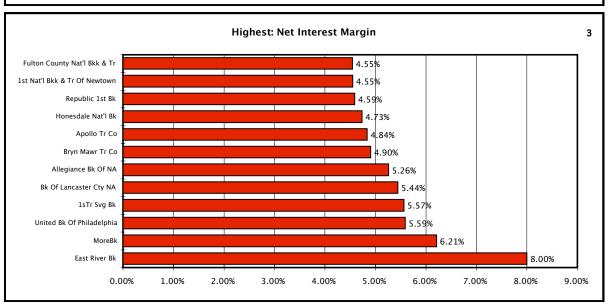




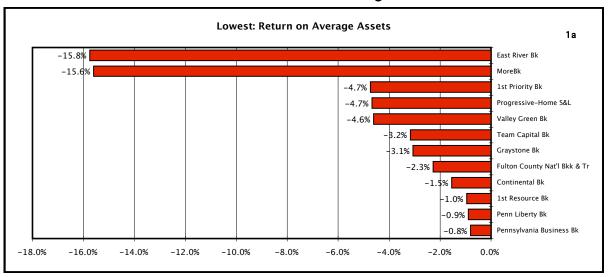
12 Highest Percentage

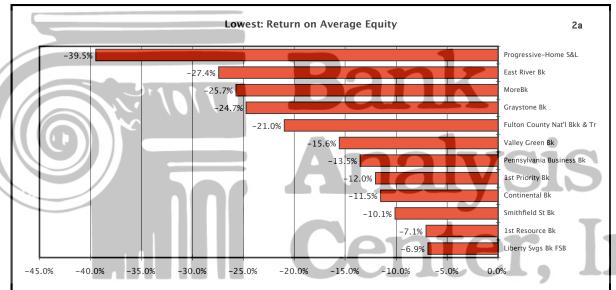


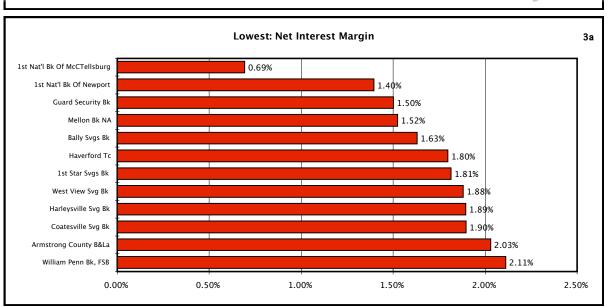




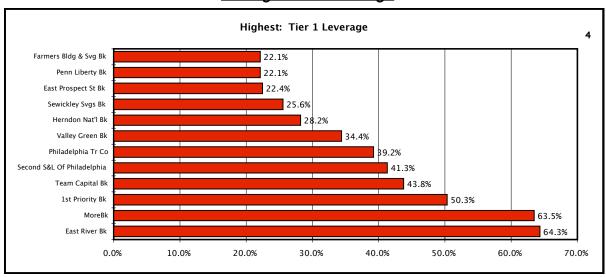
12 Lowest Percentage

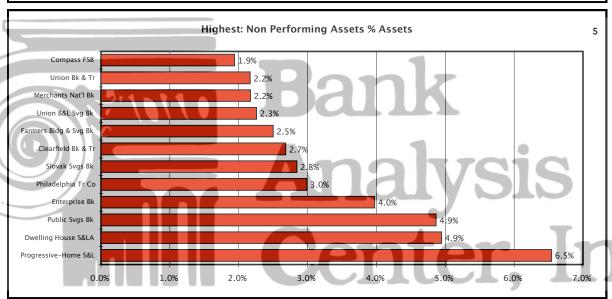


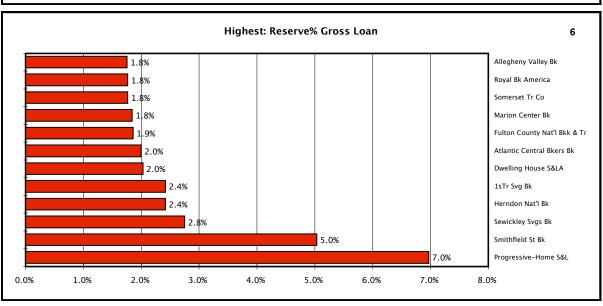




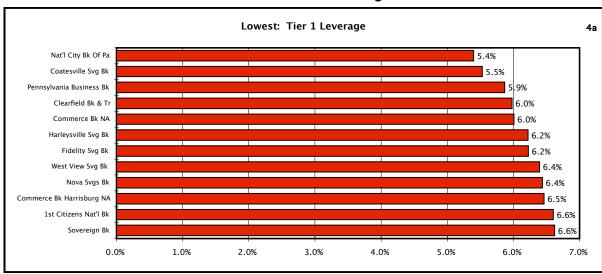
12 Highest Percentage

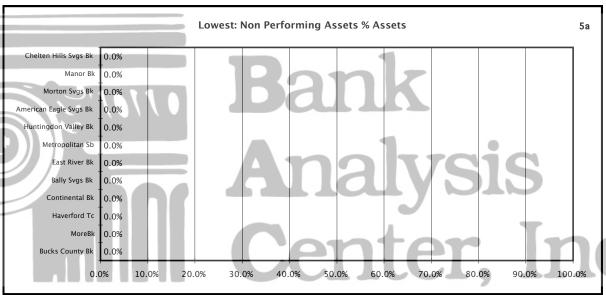


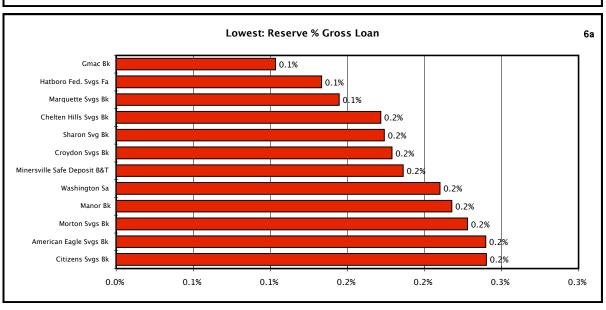




12 Lowest Percentage







FINANCIAL CONDITION AND OPERATING PERFORMANCE

PENNSYLVANIA COMMERCIAL BANKS, SAVINGS BANKS & S&L'S

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Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050 (DATA AS OF JUNE 30, 2006: FDIC CALL REPORTS) Contact: Doug Major, V.P. (11) (12) (13) (14) (16) (17)

	(1)	(2)	(3) (4) <u>B A S I C</u>	(5) DATA (S.I	(6) E L E C T)	(7)	(8) UNRLZD.	9) (10) NON	(11) - <i>P E F</i>	(12) R F O R	(13) (1 <i>M I N G</i>	14) <u>3</u>		16) (17) A <i>L A N C</i>	(18)	(19) 	(20) (2	1) (22) <i>PITAL</i>	(23)	(24)	(25) DPERA	(26) A T I N G	(27)	(28)	(29) PRO	(30) F I T
	Total	NET INCOME	Realized Net	Total		Investmnts. + Securities		Total n- Non-		Total I	No Reserve Pe	on- erf.	Loans % Securiti	ies	Commercial Risk	Retail Risk & Go	Other	Adi.	Gross Loans	Full	Non- Interest	Non- Interest	Non- Interest	Net Interest	Return on	Return on
Bank (\$000's)	Assets	After Tax	Gains/	Equity	Loans	+Fed Funds	Losses qualifyi	ng Performing	Non-	Non-	% Non- Asse	ets	Earning % Earni	ng Reserve	Loans	Loans	Loans Tier	1 Tier 1	% Total	Time	Income	Expenses	Expense	Margin	Average	Average Bank
# Bank Name	Period End		rrent (Loss) on 06/06 Securities	or Surplus	Period End	Sold (Per. End)	"Held to Intangil Maturity" Asse	1	O.R.E.O.	Assets	Perform. % Asse Loans (Per. En	i	Assets Asset (Avg Yr.) (Avg Y	ets % Gross (r.) Loans	% Gross Loans (Est.) L		% Gross Lev ns (Est.) Per. En		Deposits (Per. End)	Employ.	% Average % Assets	Assets		Estimated) III Tax Eqv)	Assets (After tax)	Equity # (After tax)
ASSETS \$0-\$100 Million (1) Affinity Bank Of Pa	94,573	54	(378) (179)	10,833	52,328	38,040	0 33	9 0	0	0	0% 0.0	0%	52% 48	3% 1.1%	52%	48%	0% 12.7	% 13.4%	70%	22	0.14%	3.09%	108.5%	2.83%	-0.80%	-6.8% <mark>(1)</mark>
(2) American Eagle Svgs Bank (3) Armstrong County B&La	31,727 65,737	(15) 164	(50) 0 145 0	3,340 10,859	14,181 33,393	15,649 31,040	0	0 0 0 256	0	0 256	0% 0.0 50% 0.4	0%	48% 52	2% 0.2% 8% 0.4%	0% 6%	100% 94%	0% 10.1 0% 16.6	% 10.2%	77% 61%	7	0.13% 0.05%	2.71% 1.35%	113.3% 66.7%	2.41% 2.03%	-0.32% 0.44%	-2.9% (2) 2.7% (3)
(4) Asian Bank	72,565	160	(109) 0	6,945	48,455	20,402	(90)	0 223	0	223	335% 0.3	3%	75% 25	5% 1.5%	97%	3%	0% 8.4	% 9.1%	79%	23	0.58%	4.70%	111.6%	3.83%	-0.32%	-3.2% (4)
(5) Bally Savings Bank (6) Bank Of Canton	23,649 80,636		46 0 297 0	2,289 7,479	12,767 62,789	10,077 10,956	-	0 727	0	727	89% 0.9		88% 12	5% 0.8% 2% 1.0%	3% 35%	85% 51%	11% 9.9 15% 9.9	% 9.8%	62% 108%	3 27	0.00%	0.96% 2.89%	61.1% 70.6%	1.63% 4.00%	0.38% 0.77%	4.0% (5) 8.0% (6)
(7) Berkshire Bank (8) Cambria County FS&LA	89,624 42,121	174	(262) 0 155 0	9,032 5,085	62,622 26,982	22,913 14,222	0 0	0 238 0 37	0	238 37		1%		7% 1.2% 4% 0.5%	60% 8%	40% 92%	0% 11.5 0% 12.2		88% 76%	33 10	0.40% 0.21%	3.33% 2.21%	108.6% 65.4%	2.79% 3.27%	-0.65% 0.75%	-5.7% (7) 6.2% (8)
(9) Chelten Hills Svgs Bank(10) Citizens National Bank	26,011 57,201	133 211	34 0 237 24	2,451 7,720	22,140 25,705	3,531 26,099	0	0 0 0 67	0	0 67		0% 1%		3% 0.2% 1% 1.1%	1% 18%	99% 70%	0% 9.5 12% 14.6		94% 53%	4 16	0.22% 0.32%	2.36% 2.71%	81.9% 70.8%	2.69% 3.84%	0.27% 0.84%	2.8% (9) 6.1% (10)
(11) Clarion County Community Bank (12) Community First Bank	46,638 61,744	(318) (59)	(120) 0 95 0	7,792 5,494	35,533 39,165	8,690 17,358	(51) 0	0 1 0 944	0 34	1 978		0% 6%		2% 0.7% 1% 1.3%	41% 47%	58% 48%	0% 17.2 4% 9.7		92% 83%	20 29	0.23% 0.55%	4.24% 2.83%	112.8% 88.2%	3.73% 2.92%	-0.56% 0.32%	-3.1% (11) 3.5% (12)
(13) Community National Bank Of Nw Pa (14) Compass FSB	68,291 46,619	435 80	431 0 133 0	14,438 4,147	34,750 22,740	28,121 22,358	(436) 0	0 16 0 130	0 774	16 904		0% 9%		5% 1.2% 9% 0.7%	14% 7%	80% 93%	6% 21.5 0% 9.1		65% 59%	23 6	0.75% 0.18%	2.68% 1.56%	58.0% 63.0%	4.14% 2.42%	1.28% 0.58%	6.0% (13) 6.6% (14)
(15) County Svgs Bank (16) Croydon Svgs Bank	52,031 10,323	62 35	52 0	3,857 1.076	33,421 8.385	17,686 1,406	0	0 68 0 134	0	68 134		1% 3%		5% 1.1% 6% 0.2%	10% 14%	90% 86%	0% 7.4 0% 9.8		71% 92%	20	0.35% 0.02%	3.71% 2.46%	92.0% 95.2%	3.78% 2.74%	0.20% 0.10%	2.7% (15) 0.9% (16)
(17) Dwelling House S&LA (18) East Prospect St Bank	19, 996 57,479	35 859	28 0 737 483	3,376 14,037	8,478 13,158	11,154 43,393		0 984 0 89	5	989	17% 4.9	9% 2%	42% 58	8% 2.0% 7% 1.0%	13% 11%	83% 88%	0% 16.2 1% 22.4	% 12.1%	53% 31%	7	0.23%	4.04%	92.0% 52.2%	4.37% 3.59%	0.28%	1.6% (17) 10.4% (18)
(19) East River Bank (20) Elk County S&LA	28,587 N 10,898		,126) 0	16,432 2,378	17,976 7.861	8,821 2,855	0	0 0	0	0		0%	67% 33	3% 0.7% 7% 0.8%	41% 4%	59% 96%	1% 64.3 0% 21.8	% 64.8%	156% 99%	20	0.04%	21.58%	286.1% 84.5%	8.00% 3.32%	-15.76% 0.02%	-27.4% (19) 0.1% (20)
(21) Eureka Bank	93,727	(181)	502 0	18,969	71,629	19,572		0 398	400	798	153% 0.9	9%	78% 22	2% 0.8%	55%	45%	0% 18.9	% 19.0%	108%	15	0.09%	2.23%	63.7%	3.56%	1.07%	5.3% (21)
(22) Farmers Bldg & Svg Bank (23) Fidelity S&LA Of Bucks Cty	47,266 66,170	209 87	194 0 59 0	10,449 10,069	27,491 34,760	17,028 29,849	0 8	0 1,183 1 127	0	1,183 127	8% 2.5 272% 0.2	2%	52% 48	9% 0.3% 8% 1.0%	0% 5%	100% 94%	0% 22.1 0% 15.9	% 16.1%	76% 69%	18	0.37%	1.93% 2.89%	57.2% 93.9%	3.18%	0.82%	3.8% (22) 1.2% (23)
(24) First National Bank Of Lilly (25) First National Bank Of Liverpool	22,064 37,445		57 1 335 0	3,064 4,404	6,414 29,093	14,052 6,871	(5)	0 135 0 70	0	158 70	57% 0.7 526% 0.2	2%	83% 17	3% 1.2% 7% 1.3%	28% 11%	69% 87%	3% 15.7 2% 11.7	% 12.5%	36% 89%	13	0.16%	2.75%	78.9% 57.4%	3.56% 4.26%	0.51% 1.85%	3.6% (24) 15.4% (25)
(26) First National Bank Of Minersville (27) First National Bank Of Port Allegany	85,837 94,2 39		141 0 286 0	10,815 7,974	36,329 53,535	46,093 35,814	() /	0 160 0 579	0 113	160 692	87% 0.7		59% 4	6% 1.1% 1% 0.9%	23%	71% 74%	10% 12.5 3% 8.8	% 8.6%	49% 71%	23 31	0.49% 0.41%	2.63% 2.71%	79.6% 72.6%	2.95% 3.50%	0.33% 0.61%	2.6% (26) 7.1% (27)
(28) First Priority Bank (29) First Resource Bank	67,906 N 71,028	/A (1 (847)	,170) 0 (302) 0	18,861 8,411	18,112 48,327	48,968 20,706	0	0 0	0	0		0% 0%		1% 1.3% 7% 1.1%	47% 64%	53% 36%	0% 50.3 0% 16.8		85% 116%	19 13	0.51% 0.07%	6.61% 3.34%	235.5% 108.7%	2.33% 3.08%	-4.74% -0.96%	-12.0% (28) -7.1% (29)
(30) Gateway Bank Of Pa (31) Guard Security Bank	74,352 82,143	(690) (15)	(214) 0 20 0	13,386 6,961	45,276 34,377	27,383 39,851	0 2	0 0 30	0	0 30	0% 0.0 703% 0.0			6% 1.3% 4% 0.6%	58% 46%	42% 54%	0% 20.7 0 % 9.5		85% 77%	16 24	0.06% 1.87%	3.02% 3.10%	108.6% 98.4%	2.79% 1.50%	-0.57% 0.05%	-3.2% (30) 0.6% (31)
(32) Halifax National Bank (33) Hemdon National Bank	76,574 27,96 7	247 122	234 13 110 0	9,587 7,785	53,222 7,771	15,980 18,686	0 (301)	0 41 0 471	0	41 471		1% 7%		6% 0.8% 0% 2.4%	43% 29%	52% 62%	5% 13.2 9% 28.2		90% 39%	21 8	0.20% 0.17%	2.49% 2.36%	69.9% 64.7%	3.68% 3.71%	0.64% 0.78%	4.8% (32) 2.8% (33)
(34) Huntingdon Svg Bank (35) Keystone St Svgs Bank	11,840 24,948	(30)	26 0 48 0	2,315 3,772	8,440 3,001	3,192 21,260	-	0 11 0 0	0	11 0	755% 0.1 0% 0.0			2% 1.0% 7% 1.6%	5% 18%	95% 34%	0% 19.7 48% 15.3		89% 14%	2 6	0.07% 0.07%	2.27% 2.37%	77.9% 84.7%	2.89% 2.81%	0.44% 0.39%	2.3% (34) 2.6% (35)
(36) Liberty Svgs Bank FSB (37) Manor Bank	28,070 17,440	(4) (16)	(93) 0 29 0	2,657 2,006	25,082 5,051	2,139 10,227		0 254	134	388	72% 1.4	4% 0%	91%	9% 0.7% 7% 0.2%	7% 0%	92% 100%	0% 9.7 0% 13.5	% 9.3%	105% 33%	12	0.29% 0.36%	3.43% 3.32%	104.5% 88.8%	3.14% 3.83%	-0.68% 0.33%	-6.9% (36) 2.8% (37)
(38) Metropolitan Sb (39) Mifflin Cnty Sb	14,537 87,483	74	23 0 335 0	1,133 10,987	13,035 78,545	322 3,038	0 (2)	0 0 7 591	0	0 610	0% 0.0	0% 7%	98%	2% 0.6% 4% 0.7%	16% 26%	84% 72%	0% 7.7 2% 12.6	% 8.2%	98% 112%	4 28	0.15% 0.31%	2.44%	87.2% 65.2%	2.88% 3.66%	0.32%	4.1% (38) 6.2% (39)
(40) Milton Savings Bank (41) Morebank	47,491 12,848 N	310	267 0	9,509 7,789	40,364 2,107	6,365 9,222	0	0 246 0 0	87	333	65% 0.7	7% 0%	87% 13	3% 0.4%		87% 31%	0% 18.7 2% 63.5	% 18.4%	109%	10	0.12%	2.02%	52.6% 362.3%	3.80% 6.21%	1.13%	5.7% (40) -25.7% (41)
(42) Morton Svgs Bank	19,940	268	(9) 0	1,291	10,530	9,064	0	0 0	0	0	0% 0.0	0%	56% 44	4% 0.2%	2%	98%	0% 6.8	% 7.0%	58%	5	0.31%	2.90%	104.4%	2.53%	-0.09%	-1.4% (42)
(43) Mt. Troy Bank (44) Nesquehoning Svg Bank	73,369 28,491	112	238 0 92 34	6,982 3,603	49,390 18,318	22,749 8,193	(115)	0 264 0 147	0	26 4 1 47	80% 0.5		68% 32	5% 0.3% 2% 0.6%	23% 10%	77% 84%	0% 9.9 6% 12.6	% 12.1%	90%	10 8	0.10% 0.20%	1.89% 2.39%	65.7% 77.2%	2.85% 3.10%	0.64% 0.66%	6.9% (43) 5.1% (44)
(45) Philadelphia Trust Co (46) Port Richmond Svgs	28,323 50,487	200	790 125 393 0	7,363	16,152 48,869	8,764 638	0 2	2 847 0 248	0	847 248	195% 0.5	0% 5%	98%	8% 1 .0% 2% 1.0%	33% 11%	57% 89%	10% 39.2 0% 14.7	% 15.2%	108% 143%	18 11	24.01% 0.23%	18.23% 2.86%	69.3% 61.3%	2.60% 4.53%	5.54% 1.57%	14.5% (45) 11.0% (46)
(47) Progressive-Home FS&LA (48) Province Bank FSB	64,162 80,951	(1,170) (1 42	, <mark>552) 0</mark> 77 0	6,959 14,106	32,173 36,446	30,576 42,159	0	0 2 ,980 6	1,218 0	4,198 6	75% 6.5 6450% 0.0	5% 0%		8% 7.0% 7% 1.1%	5% 47%	94% 52%	0% 9.4 0% 20.3		72% 55%	13 21	-0.16% 0.53%	2.92% 2.61%	136.0% 89.2%	2.48% 2.51%	-4.68% 0.20%	-39.5% (47) 1.1% (48)
(49) Public Svgs Bank (50) Quaint Oak Sb	26,033 60,984	39 251	32 0 292 0	2,168 4,460	20,686 57,341	4,137 2,260	0	0 1,182 0 521	85 0	1,267 521	12% 4.9 96% 0.9			3% 0.7% 5% 0.9%	6% 35%	93% 6 5%	1% 8.3 0% 7.5	% 4.3% % 7.4%	87% 107%	20 6	4.72% 0.01%	8.10% 1.34%	96.6% 41.9%	3.83% 3.24%	0.24% 0.99%	3.0% (49) 13.5% (50)
(51) Second FS&LA Of Philadelphia(52) Slovak Svgs Bank	14,158 54,557	79 208	17 0 198 0	6,486 6,604	5,892 42,121	7,824 10,833	0 (244)	0 228 0 1,553	0	228 1,553	26% 1.6 7% 2.8	6% 8%		9% 1.0% 1% 0.3%	15% 26%	85% 74%	0% 41.3 0% 12.1		82% 130%	4	0.03% 0.01%	3.13% 1.10%	93.1% 49.0%	3.42% 2.30%	0.23% 0.73%	0.5% (51) 6.1% (52)
(53) Team Capital Bank(54) Tioga-Franklin Savings Bank	82,948 N 18,431	/A (44)	(975) 0 (20) 0	27,781 2,780	26,458 11,563	52,917 6,149	0 (1)	0 0 0 0 82	0	0 82	0% 0.0 127% 0.4			8% 1.0% 7% 0.9%	74% 10%	26% 90%	0% 43.8 0% 15.9		48% 77%	25 4	0.06%	6.22% 2.86%	158.7% 116.1%	3.99% 2.56%	-3.16% -0.22%	-6.9% (53) -1.4% (54)
(55) Turbotville National Bank (56) Union B&L Svg Bank	88,921 33,813	485 119	480 0 98 0	11,890 5,828	52,288 28,219	31,648 4.487	0 (29)	0 1,588 0 738	0 26	1,58 8 764	38% 1.8 31% 2.3	8% 3%		3% 1.1% 5% 0.8%	15% 31%	52% 69%	33% 14.2 1% 15.6		71% 111%	17 9	0.36% 0.42%	1.97% 2.76%	51.7% 74.0%	3.64% 3.41%	1.09%	8.1% (55) 3.4% (56)
(57) United Bank Of Philadelphia (58) United-American Svgs Bank	71,050 47,122	61 111	76 0 65 0	8,251 3,093	46,541 36,520	18,034 9,387	(295) 1,29 0	3 808 0 714	165 182	973 896	63% 1.4	4% 9%		9% 1.1% 1% 0.6%	62 % 22%	38% 78%	0% 10.0 0% 7.0	% 9.1%		35 10	1.96% 0.18%	6.61% 2.53%	94.0% 85.2%	5.59% 2.86%	0.21% 0.29%	1.8% (57) 4.2% (58)
(59) Valley Green Bank (60) Vartan National Bank	38,021 N 83,545	/A	(682) 0 202 0	8,400 8,185	12,822 59,831	21,943 19.488		0 0 2 979	0	0 979	0% 0.0	0% 2%	33% 67	7% 1.2% 7% 1.2%		36% 50%	0% 34.4 0% 10.3	% 35.0%	57% 85%	12	0.12% 0.55%	6.96%	231.5% 85.0%	3.18% 3.93%	-4.61% 0.49%	-15.6% (59) 5.8% (60)
									-					1.270								_				
SUBTOTAL MEDIAN	3,043,131 48,989	5,072 79	549 501 58 0	457,483 7,173	1,836,950 28,656	1,062, 639 15,815	(4,073) 2,18 0	0 21,095 0 132	3,308 0	24, 403 141		8% 3%	63% 37 63% 37	7% 1.0% 7% 1.0%		65% 74%	3% 15.8 0% 13.4		80% 8 1%	847 12	0.62% 0.20%	3.27% 2.76%	88.98% 84.86%	3.28% 3.21%	0.04% 0.32%	0.2% 2.8%
ASSETS \$100-\$250 Million	462.2			61.07							10751	00/	A-27/	201			400	0/								
(61) Allegiance Bank Of NA (62) Altoona First Svgs Bank	126,254 173,412	400	526 0 459 0	23,222 18,365	99,467 126,203	22,494 37,052	13 10	-	0 57	1,017 378	365% 0.2		77% 23	8% 1.7% 3% 0.9%	54% 33%	46% 67%	1% 19.5 0% 10.8	% 11.3%	110% 82%	31 48	0.19%	4.07% 2.79%	76.8% 73.1%	5.26% 3.71%	0.85%	4.6% (61) 5.0% (62)
(63) Ambler Svg Bank (64) American Home Bank NA	214,994 196,159	433 281	184 0 53 0	19,590 16,867	115,655 153,877	90,121 21,360	(3,418) 0 2,25	•	0 0	143 1,092	114% 0.6	1% 6%	90% 10	6% 0.7% 0% 0.8%	22% 57%	77% 43%	0% 9.4 0% 8.4	% 8.5%	64% 93%	41 230	0.11% 6.49%	2.02% 8.59%	87.0% 96.2%	2.32% 2.77%	0.17% 0.06%	1.9% (63) 0.6% (64)
(65) Apollo Trust Co (66) Bank Of Landisburg	112,008 185,706		722 0 ,134 0	16,867 32,398	48,404 109,113	55,973 69,455		0 17 0 953	0	17 953	132% 0.5	0% 5%	59% 4	3% 1.5% 1% 1.2%	25% 9%	74% 90%	1% 15.2 1% 18.2	% 18.4%	51% 72%	51 37	0.92% 0.25%	3.46% 1.55%	63.8% 45.2%	4.84% 3.30%	1.25% 1.23%	8.4% (65) 7.1% (66)
(67) Bucks County Bank (68) C&G Savings Bank	148,362 117,947	(<mark>668)</mark> 259	(86) 0 217 0	20,111 13,538	75,209 85,190	64,583 28,472		0 0 0 689	0 103	0 792		0% 7%		2% 1.0% 5% 0.8%	76% 3%	23% 97%	2% 16.9 0% 11.7		74% 86%	25 40	0.20% 0.23%	2.68% 2.82%	93.6% 82.4%	2.81% 3.31%	-0.14% 0.37%	-0.9% (67) 3.2% (68)
(69) Citizens Trust Co (70) Columbia County Farmers National B	142,622 234,452		670 0 ,172 0	17,359 27,712	60,487 160,676	69,270 56,183		0 46 1 340	122 0	168 340	1285% 0.1 423% 0.1	1% 1%		4% 1.0% 7% 0.9%	28% 37%	64% 55%	8% 12.8 8% 12.2	% 13.2%	62% 96%	37 89	1.08% 0.76%	2.49% 2.64%	64.3% 63.1%	3.06% 3.70%	0.94% 1.01%	7.7% (69) 8.5% (70)
(71) Community St Bank (72) Continental Bank	192,790 201,491 N	957	902 0	17,286	162,949 77,446	14,964 120,235		0 481	17 0	498 0	279% 0.3	3% 0%	93%	7% 0.8% 7% 0.9%	11% 51%	85% 49%	4% 9.2 0% 14.2	% 9.7%	93% 57%	72 50	0.44% 0.04%	2.69% 3.40%	62.2% 145.7%	4.19% 2.34%	0.96% -1.55%	10.6% (71) -11.5% (72)
(73) Csb Bank (74) Eagle National Bank	213,351 179,280		,000 74 60 0		147,732 110,924	51,720 62,554	0 1,18	8 2,694	299 22	2,993 158		4%	75% 25	5% 1.0% 6% 1.3%	66% 68%	32% 32%	1% 9.8 0% 11.8	% 9.2%	84% 75%	72 41	0.75% 0.21%	2.81% 3.21%	64.3% 96.6%	3.89% 3.24%	0.95% 0.07%	9.0% (73) 0.6% (74)
(75) Earthstar Bank (76) Elderton St Bank	182,471 142,273	623	13 0 988 3	13,722 13,496	119,535 103,118	52,255 35,294	(1,186) 15		0	1,524 508	74% 0.8		68% 32	2% 0.9% 5% 0.9%	46% 52%	54% 37%	0% 7.8 11% 9.7	% 6.9%	95% 82%	33 39	0.26% 0.32%	2.57% 1.96%	97.2% 47.6%	2.52% 3.91%	0.01% 1.42%	0.2% (75) 15.0% (76)
(77) Enterprise Bank	128,689	338	296 0	9,641	111,338	7,680	0	0 4,086	1,029	5,115	23% 4.0	0%	92%	8% 0.8%	93%	7%	0% 7.7	% 5.0%	94%	37	0.66%	3.25%	75.5%	3.93%	0.48%	6.8% (77)
(78) Farmers National Bank (79) First Cornerstone Bank	162,499 161,581	94	181 0		99,502 131,669	55,169 26,152	0	0 0	166 29	2,584 29	0% 0.0	6% 0%	81% 19	2% 1.4% 9% 0.9%	48% 53%	48% 38%	4% 8.8 9% 7.0	% 7.7%	68% 97%	28 22	0.21%	1.62% 2.23%	43.9% 80.9%	3.65% 2.79%	1.31% 0.24%	12.6% (78) 3.4% (79)
(80) First National Bank Fredericksburg (81) First National Bank Of Marysville	161,349 111,856	417	522 0 401 0	13,394 11,948	117,191 75,206	27,611 27,966	0	0 498 0 545	0	498 545	118% 0.5	3% 5%	71% 29	9% 0.6% 9% 0.9%	33% 36%	50% 62%	16% 8.3 3% 11.1	% 11.2%	79% 87%	71 34	0.61%	3.57% 2.41%	78.1% 67.0%	4.43% 3.29%	0.65%	7.9% (80) 6.8% (81)
(82) First National Bank Of Mcconnellsburg (83) First National Bank Of Mercersburg	200,447 124,081		197 0 722 0	31,439 12,828	140,737 96,756	27,553 16,161	0 18,14 0	0 193	0	247 193	473% 0.2	1% 2%	85% 15	7% 0.8% 5% 0.9%	30% 34%	65% 48%	5% 7.9 18% 10.4	% 11.0%	102% 93%	49 37	0.06% 0.52%	0.42% 2.58%	62.7% 59.4%	0.69% 4.20%	0.20% 1.17%	1.7% (82) 11.4% (83)
(84) First National Bank Of Newport (85) First United National Bank	143,270 175,548		303 7 899 0	33,987 14,984	78,016 126,848	35,065 38,730	0 19,79 0 22		0	589 258		4% 1%		2% 0.9% 3% 1.0%	35% 22%	61% 76%	3% 12.3 1% 8.6	% 9.1%	72% 80%	43 55	0.36% 0.41%	0.90% 2.31%	57.9% 57.8%	1.40% 3.80%	0.46% 1.04%	2.6% (84) 12.1% (85)
(86) Fleetwood Bank (87) Fulton County National Bankk & Trust	158,504 122,584	429	267 10 ,488) (1,124)	15,181 13,602	95,264 75,605	50,117 348	(43)	0 51 0 710	0	51 710		0% 6%	63% 37	7% 1.2% 2% 1.9%	33% 29%	60% 50%	6% 10.3 22% 9.8	% 11.0%	67%	64 41	0.69% 0.52%	3.63% 4.51%	85.3% 113.5%	3.89% 4.55%	0.34% -2.28%	3.5% (86) -21.0% (87)
		,	, ,					,																		

Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

(176) Standard Bank Pash

324 076

429

773

365

35 984

203 663

92 897

(1.914)

10 505

486

486

524%

0.1%

60%

40%

1.3%

29%

7.9%

78%

92

0.59%

85 4%

2 98%

0.52%

4.3% (176)

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF JUNE 30, 2006:

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

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Contact: Doug Major, V.P. (21) (24) (25) (4) (5) (10) (11) (12) (13) (16) (17) (18) (20) (22)(23) (26) (28) (29) (30) BASIC DATA (SELECT) <u>BALANCE SHEET</u> NON-PERFORMING CAPITAL O P E R A T I N G PROFIT UNRLZD. Gross Return Investmnts. Return Othe Risk Total **NET INCOME** Net Total Perf. Risk Full Interest Gross Gains Total Reserve & Govt. Risl Adj. Loans Interest Interest Interest on (\$000's) Assets After Tax Gains/ Equity Loans +Fed Funds Losses gualifying Non Non-% Non-Assets Earning % Earning Reserve Loans Loans Loans Tier 1 Tier 1 % Total Time Income Expenses Expense Margin Average Average Bank Period Prior Current (Loss) on Period Sold "Held to Loans Investment Performing Perform % Assets Assets Assets % Gross % Gross % Gross % Gross Leva. Leverage Deposits Fauiv % Average Effciency Assets Equity % Average End 06/05 06/06 NA's+90+ 0.R.E.O. Loans (Est.) Ratio (Full Tax Eqv) (After tax) Fnd (Per. End) Assets Loans (Est.) ans (Est.) I er End) (Per. End) (Per. End) After tax Bank Name (88) Gratz National Ban (89) Gravstone Bank 165 379 N/A 14 078 111 710 46 781 0.0% 62% 38% 1.5% 80% 19% 9.6% 10.7% 80% 0.21% 4 13% 125.8% 3 21% -3.06% -24 7% (89) 49 (90) Greenville Sygs Bank 151 386 509 15.850 124.946 21.085 765 802 117% 0.5% 85% 15% 0.7% 83% 0% 10.7% 10.6% 105% 0.18% 2.07% 71.6% 2.81% 0.48% 4.5% (90 57 (91) Haverford Tc 142,529 1,747 1,312 44,229 0.9% 11.1% 75% 12.98% 12.86% 87.5% 1.81% (92) Huntingdon Valley Bank 168 673 10.553 89 381 69 915 0.0% 46% 0.4% 7 29 63% 0.30% 2 46% 93.6% 2 47% 0.10% 1.5% (92) 19.975 1.0% 1% 0.38% (93) Indiana First Svg Bank 182.101 364 338 120.638 50.103 (312)368 258 258 445% 0.1% 68% 32% 16% 83% 11.3% 11.6% 77% 69 0.60% 3.20% 85.1% 3.36% 3.4% (93) (94) Integrity Bank 222,433 0.66% 7.8% (94 (95) Investment Svg Ban 102.629 229 165 14,429 60.832 33.296 263 68% 0.3% 65% 35% 0.3% 19% 81% 0% 14.8% 14.7% 86% 27 0.51% 2.85% 84.2% 3.13% 0.32% 2.3% (95 133,893 3.69% 0.43% 5.1% (96 (96) Iron Wkrs Svg Bank 11.373 89,391 36.340 350% 30% 0.4% 73% 8.4% 7.5% 75% 0.21% 3.02% 82.5% 144 3.37% (97) Jim Thorpe National Bar 113,183 11,154 63,535 41,252 (121)1910% 0.9% 0% 10.6% 10.9% 72% 0.61% 2.54% 67.9% 0.84% 8.4% (97 (98) Jonestown Bk & Trust 220.338 934 1.260 22.096 167.029 36.173 228 1939% 0.0% 82% 18% 1.1% 22% 10.3% 10.9% 88% 0.96% 2.83% 62.0% 3.92% 1.16% 11.6% (98 (99) Landmark Community Bank 121,123 10,192 77,186 37,982 (142)591 150% 0.5% 1.1% 31% 0% 8.8% 8.9% 78% 29 0.09% 2.54% 98.8% 2.60% -0.03% -0.3% (99) 0 66% 34% 69% 180,770 16,993 74.5% 813 101,046 64,767 599% 0.81% 3.52% 4.27% 0.76% 8.1% (100 1.9% 57% (101) Marion Center Bank 200.725 16.027 98.815 92,630 425 3.660 135 3.795 50% 53% 47% 1.8% 53% 44% 3% 8.6% 7.7% 65 0.28% 2.36% 61.6% 3.72% 0.86% 10.6% (101) (102) Mercer County St Ban 72.9% 0.74% 8.5% (102) 2.402 110% 8.5% 8.6% 3.61% (103) Merchants National Bank 68.872 3.525 3.525 35% 2.2% 53% 47% 1.5% 41% 57% 2% 9.4% 57% 45 0.39% 2.15% 56.0% 3.66% 1.12% 11.7% (103) 7.1% 16,277 (104) Meridian Bank 105.829 86 102 17.665 143% 82% 5% 17.3% 17.6% 104% 0.03% 77.8% 3.59% 0.31% 2.4% (104) 101,574 15% 0.2% 7.3% 0.58% 3.57% 85.7% 3.92% 0.35% (105) Minersville Safe Deposit B&7 207 8,276 36.354 689 60% 70% 7.9% 61% 4.2% (105) 180 (106) Muncy Bk & Trust 1.571 179.623 17,430 134 342 57.2% 3.87% 1.07% 10.7% (106) 33.235 105% 10.29 0.80% 2.52% 0% (107) National Bank Of Malv 116.080 531 434 14.355 91.772 19.453 1.450 403 1.853 101% 1.6% 83% 17% 1.6% 21% 79% 12.5% 11.9% 100% 15 0.15% 2.40% 67.2% 3.55% 0.76% 6.1% (107) 212,325 (109) New Century Bank 160.377 48.957 334 78% 1.2% 39% 10% 7.9% 8.6% 99% 52 0.21% 2.70% 77.6% 3.39% 0.34% 4.4% (109) 216.798 265 22% 51% 1,362 1.28% (110) New Tripoli Bank 234,324 1,739 1,498 29,833 124,893 94,156 1,326 88% 56% 44% 0.9% 43% 2% 13.0% 12.9% 0.23% 1.90% 50.1% 3.80% 9.8% (110) 61% (111) North Penn Bank 102% 79.8% 0.41% (112) Old Forge Bank 43.272 214.567 1 732 1 304 113 1.417 153% 42% 14 8% 0.36% 51 5% 4 31% 1.42% 10.0% (112) 29% 37,427 37% 1.2% 23.0% 99% 0.07% 116.1% (113) Penn Liberty Bank 220,290 131,450 77,594 0% 63% 71% 22.1% 55 3.72% 3.27% -0.89% -5.5% (113) -0.80% (115) Peoples St Bank Of Wyalusing 182 650 658 663 130 074 36 134 1 496 1.496 96% 0.8% 23% 1 1% 47% 47% 6% 7 1% 7 1% 96% 73 0.97% 3 28% 70.7% 4 03% 0.74% 10.6% (115) 547 (116) Pocono Cmnty Ban 129,256 13,605 99,657 20,123 3.67% 0.84% 8.2% (116) 644 919% 82% 10.9% 11.8% 0.39% 2.42% 65.0% 11.354 232 274% 34% 0.6% 95% 0.35% 104.2% -0.09% (117) Polonia Bank 105,243 41,896 4% 7.2% 7.5% 45 3.11% 2.91% (118) Portage National Bank 219 310 654 352 16 439 121 584 83 550 143% 1.6% 60% 8.5% 8.8% 0.55% 2 75% 84 2% 2 90% 0.33% 4 2% (118) 0 2,433 43% (119) Scottdale Bk & Trust 172,262 36,145 58,148 107,499 (240) 1,875 19.3% 0.81% 686 46% 0.30% 2.36% 65.1% 3.45% 3.8% (119) 33% 12% 20.0% **2**41.826 165 25.6% 2.66% (121) Sharon Syg Bank 187.755 171 20.733 117.300 52.986 0 271 271 75% 67% 33% 0.2% 4% 95% 1% 11.1% 10.1% 83% 42 0.25% 2.33% 91.0% 2.55% 0.18% 1.7% (121) (122) Slovenian S&LA Of Ca 111,926 71,379 45.7% 2.19% 0.68% 4.5% (122) 13.9% 13.6% 0.12% 0.3% (123) Slovenian S&LA Of Franklin 103.588 168 802 33% 63% 0.4% 9.6% 9.1% 67% 0.26% 2.41% 81.0% 2.85% 0.33% 9.855 62,494 36,717 3.4% (123) (124) Smithfield St Bank 229.038 527 53.030 164,406 937% 0.2% 5.0% 22% 8.5% 9.5% 0.39% 110.9% 2.50% -0.78% -10.1% (124) (125) St Edmonds FSB 20,421 52 111 1615% 0.8% 0% 14.2% 82% 0.30% 2.86% 2.85% -0.16% 107,724 48,650 81% 13.7% 98.4% -1.2% (125) 82.1% 0.40% (126) Union Bk & Tr 4.18% 72% 68% 217 196 71% 1% (127) Union National Bank Of Mt Ca 100.647 9.189 60.137 33.345 1.545 131 1.676 36% 1.7% 64% 36% 0.9% 28% 9.9% 8.8% 0.51% 3.04% 83.6% 3.36%! 0.39% 4.2% (127) (128) United Svg Bank 703 0.6% 13% 58.0% 2.87% 0.86% 5.5% (128) (129) Washington Sa 162 482 14.231 129 874 20.311 73 110 374% 14% 0.2% 3% 97% 0% 7.6% 7.8% 100% 2 94% 99 9% 2 78% 0.01% 0.1% (129) 86% 0.39% (130) West Milton St Bank 238.922 1.223 .226 14.425 99.207 122,766 2.301 49% 13% 7.4% 6.9% 47% 0.539 2.02% 58.6% 3.13% 1.04% 16.1% (130) (131) Westmorela 148,446 88,004 60% 99% 1.11% 43.1% 2.58% 0.95% 4.0% (131) 8.6% 11.1% (132) Woodlands Ba 214 489 547 17 490 157 762 40 214 1,075 275 176% 1.2% 8.2% 3 44% 77.0% 3.72% 0.57% 6.8% (132) 1 075 1% 2% 97% 83% 1 03% 73% 27% 72% 26% 87.5% 0.03% (133) York Traditions Bank 115.317 10.978 85.894 24.974 0 1078% 0.2% 10.3% 0.21% 2.87% 3.20% 0.3% (133) 3.789.263 61.013 SUBTOTAL 12.243.704 38.332 30.080 89) 1.371.124 7.626.492 5.894 143% 66% 77.03% 3.30% 0.51% 4.5% 0.54% MEDIAN 165,379 16,277 99,657 41,896 321 498 143% 32% 1.0% 75.50% 4.6% ASSETS \$250-\$500 Millio 303,125 2,289 37,908 188,901 103,768 1,024 536 1,560 323% 1.8% 54% 0% 13.4% 0.38% 2.84% 61.3% 4.40% 1.06% 8.4% (134) (134) Allegheny Valley Bank 63% 75% (135) Atlantic Central Bankers Bank 427,642 44,779 278,615 29,349 375 375 0% 28% 89% 436% 61.2% 8.7% (135 3.502 2.99% 1.187 353 (136) Brentwood Bank 398.246 1.319 29.010 219.319 160.029 353 460% 0.1% 58% 42% 0.7% 38% 57% 4% 8.1% 8.5% 81% 60 0.35% 1.63% 64.2% 2.31% 0.61% 8.1% (136) 16.9% (137) Charleroi FSB 62,311 9,424 2,576 658 3,234 2.90% 0.77% 4.4% (137) 68% 23% 16.6% 2.21% 73.2% (138) Citizens Savings Bank 294.464 188 130 88,709 66% 34% 0.2% 99% 10.2% 10.2% 82 2.19% 71.6% 2.71% 0.66% 624 28,102 330 332 137% 79% 0.54% 6.9% (138) (139) Clearfield Bk & Trust 373.049 31.262 191,202 143.958 12.023 9.774 230 10.004 45% 0.9% 54% 40% 6.0% 3.7% 0.98% 2.69% 73.7% 2.98% 0.52% 6.2% (139) 311.255 15,515 103,700 (3,114) 1,114 1,114 84% 4.5% 101% 42 1.90% (140) Coatesville Svg Bank 1.44% 76.6% 0.20% 4.0% (140) 0.5% 79% 35,500 27% 73.8% 65.9% (141) Commercial B&T Of Pa 325.340 73% 75% 6.7% (141 4,767 2,754 55% 124 0.90% (142) Community Bank NA 327,517 1,371 1,486 28,250 228,900 71,229 2,835 134% 0.9% 25% 1.6% 43% 7.8% 81% 0.76% 3.16% 4.38% 10.6% (142) (143) Dime Bank 63,518 430% 83% 1.43% (144) East Penn Bank 420.410 1 875 28,177 312,484 78,251 40 584 611 549% 1.0% 58% 35% 7.4% 8.1% 88% 135 0.59% 2 68% 64.9% 3.82% 0.91% 13.3% (144) 1.982 80% 7% 0% (145) Embassy Bank For Lehigh Valley 257,185 20,452 204,401 44,502 372 554% 82% 1.0% 9.2% 9.8% 91% 0.08% 2.14% 85.8% 2.49% 0.12% 1.5% (145) 211,833 49,928 57% 0.73% (146) Farmers National Bank 282,934 21,571 1,703 111% 79% 0.9% 7.6% 3.18% 73.1% 9.4% (146 89% (147) First Columbia Bk & Trus 15,832 31,104 138,232 174,414 100,**526** 73,**001** 3 137 48% 115 75.1% 3.12% 7.6% (147) 259 649 3.00% 1.080 11.3% (148) First FSB 268.334 436 675 122% 0.32% 2.8% (148) 531 675 124% 2.73% 2.50% (150) First National Bank Of Mifflintown 271 475 966 1 111 22 604 172 318 75 841 (340) 1 478 106 1 584 85% 0.6% 68% 32% 0.7% 21% 70% 8% 8.7% 8.5% 80% 81 0.66% 2 45% 67.7% 3 25% 0.83% 10.0% (150) (151) First Summit Bank 14.5% (151) 423.538 2.139 2.161 28.964 241.959 155.351 339 1.333 1.351 240% 0.3% 60% 40% 1.3% 41% 55% 8.0% 8.4% 67% 0.84% 2.34% 57.7% 3.41% 1.04% 50,602 5,654 66 2.45% 55.8% 3.59% 1.28% (153) Greater De Valley Sygs Ban 391 504 433 33 383 230 360 137 040 353 1 744 1 744 155% 0.4% 62% 38% 1 2% 52% 0% 9.0% 9.3% 0.40% 2 72% 84 0% 3.03% 0.36% 4.1% (153) 711 (154) Hamlin Bk & Trust 367.607 200.083 2.341 2.787 42% 1.4% 83% 0% 16.9% 84 1.62% 2.984 2.993 69.657 152.677 91% 0.8% 58% 17% 17.0% 59% 0.26% 1.81% 46.6% 3.76%! 8.5%!(154) 73,880 65% 46.1% 2.62% 0.91% 403,317 18.29 (156) Honesdale National Bank 377.415 2.887 3.878 40.198 282.448 69.560 688 358 358 1257% 0.1% 80% 20% 1.6% 51% 46% 2% 11.0% 12.2% 85% 120 1.57% 2.51% 42.0% 4.73% 2.12% 20.1% (156) (157) Iron & Glass Bank 294,773 1.741 34,120 111,510 1,002 628 1,630 183% 11.7% 0.45% 2.44% 55.9% 4.13% 1.18% 10.3% (157) 1.861 169,789 (2.994)785 0.6% 60% 40% 1.1% 85% 14% 11.0% 68% 406,152 42,611 303,301 2,157 2,157 0.9% 10.6% 10.8% 3.92% 1.17% (158) Juniata Valley Bank 71,207 128% 19% 24% 88% 139 0.84% 2.67% 60.3% (159) Kishacoguillas Valley National Bank 401.305 1.737 1.873 33.142 281.958 87.923 2.159 1.230 149 1.379 234% 0.3% 74% 26% 1.0% 49% 11% 8.4% 8.8% 94% 131 0.93% 2.77% 65.0% 3.62% 0.93% 11.3% (159) 125 64 (160) Laurel Svgs Bank 320,526 1,116 704 26,377 218,788 82,127 3,038 314 439 637% 0.1% 73% 27% 0.9% 96% 0% 7.9% 81% 0.39% 2.10% 76.1% 2.50% 0.45% 5.3% (160) 3% 7.5% 477 422 1.201 80 037 181 72 558 2.338 22% 0.1% 0.10% 63.8% 2.24% 0.50% 3.0% (161 273.666 0.72% (162) Mars National Bank 268,591 1.113 963 (88) 29.423 136,797 117.215 0 0 2.372 50 2.422 60% 0.9% 53% 47% 1.0% 53% 45% 2% 11.5% 11.2% 57% 90 0.49% 2.81% 69.2% 3.79% 6.5% (162) (163) Mauch Chunk Trust Co 328.235 1.047 18.437 124,803 2.55% 10.5% (163) 1.555 132 0.2% 42% 58% 1.1% 7.6% 7.9% 0.51% 1.88% 65.3% 0.66% (164) Merchants National Bank Of Ba 276.367 905 24,156 131,108 122.918 878 878 154% 0.3% 51% 49% 1.0% 40% 57% 3% 9.3% 9.1% 67% 88 0.73% 2.67% 73.0% 3.18% 0.29% 398 0 3.2% (164) (165) Mid Penn Banl 452.304 1.941 2.254 32.650 328.199 97.480 570 2.896 568 3.464 138% 0.8% 23% 1.2% 75% 7.3% 7.5% 96% 122 0.69% 2.57% 60.2% 3.80% 1.02% 13.9% (165) (166) Mifflinburg Bk & Trus 265.144 1.554 24.235 167.258 80.038 193 682% 0.2% 0.8% 42% 17% 9.6% 77% 0.57% 2.19% 58.7% 3.37% 1.05% 12.0% (166 36% 9.2% (167) Nextier Bank, NA 461 153 56 024 338 804 72 248 1.819 220% 86.2% 0.59% 22,280 1 408 3,549 271 4 48% 5.0% (167) 84% 0.67% (168) Northumberland National Ban 320,065 1,569 1,055 (181)23,375 183,099 124,400 (343)725 130 855 255% 0.3% 58% 42% 1.0% 14% 2% 8.2% 8.4% 64% 0.33% 1.63% 57.1% 2.63% 9.1% (168) 92.8% (169) Nova Savings Ban 412,687 23,315 183,664 0.18% (170) Pennsylvania St Bank 287,732 664 385 56,532 201,886 28.880 36.306 2.366 2.381 92% 0.8% 87% 13% 1.1% 78% 21% 1% 8.8% 8.7% 105% 38 0.36% 2.54% 77.8% 3.67% 0.28% 1.4% (170) 11.2% (171) (171) Peoples National Bank 395,539 2,498 2,069 36,830 269,871 98,32 1,500 1,213 1,311 202% 0.3% 72% 28% 0.9% 45% 9.4% 9.7% 87% 0.65% 2.40% 59.3% 3.65% 1.05% (172) Phoenixville Federal Bank 318,751 93,212 0.2% 1.0% 0% 11.2% 0.53% 2.55% 75.3% 3.07% 0.57% 4.9% (172) (173) Prudential Svgs Bank 466.741 1.951 68.089 215.143 230.400 102 102 576% 54% 0.3% 0% 14.8% 13.3% 0.22% 1.69% 56.5% 2.89% 0.85% 5.8% (173) 1.869 46% 59% 4.5% (174) 1.0% 0.46% (174) Reliance Svgs Bank 303,456 726 226,919 61,722 1,228 1,808 182% 21% 60% 0% 10.4% 10.7% 76.8% 3.12% 692 31,087 (3) 0.6% 79% 40% 99% 0.66% 2.78% 435.214 3,264 33,789 266,759 123,733 423 2,970 294 159% 33% 9.3% 1 44% 71.2% 4.24% 0.89%

Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

FINANCIAL CONDITION AND OPERATING PERFORMANCE
(DATA AS OF JUNE 30, 2006:

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

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End) Maturity Assets Loans (Est.) Per. End) (Per. End) (Per. End) Assets After tax Bank Name (177) Stonebridge Ban 389,910 28,113 1,803 275,428 (178) Swineford National Bank 270 651 1 775 1 851 17 881 171 968 87 352 2 283 309 309 526% 0.1% 66% 34% 0.9% 34% 62% 4% 7 1% 7.6% 86% 77 1 04% 2 61% 55.4% 3.83% 1 39% 20.5% (178) (179) Union NAtional Community Bank 499.562 1.904 1 504 35.206 324.021 130.936 357 1.745 1.805 161% 0.4% 71% 29% 0.9% 47% 40% 13% 7.8% 8.0% 98% 190 1.65% 3.98% 78.8% 3.74% 0.63% 8.5% (179) (180) Wayne Bank 455,302 2,858 47,736 299,662 128,428 338 1208% 71% 29% 1.3% 3% 11.0% 11.8% 85% 116 0.83% 2.51% 55.3% 3.93% 1.29% 12.2% (180) (181) West View Svg Bank 422 550 1 504 1 652 27 822 56 659 353 132 (3.025 318 311% 0.1% 87% 1 7% 51% 49% 6.4% 5.8% 0.15% 0.79% 40 1% 1 88% 0.76% 12.0% (181) 0% 0.71% (182) William Penn Bank, FSB 262,171 1.121 939 32.554 183,424 72.296 Ω 227 227 738% 0.1% 72% 28% 0.9% 24% 75% 12.3% 12.9% 115% 29 0.14% 1.05% 49.3% 2.11% 5.9% (182) SUBTOTAL 17.333.215 93.116 69.793 478 1.715.301 10.861.451 5.341.800 (24.877) 98.257 63.918 7.755 71.673 172% 1.0% 9.8% 9.9% 82% 4.575 0.67% 2.48% 67.96% 3.31% 0.81% 8.1% 328,235 1,554 0 31,104 1,114 0.3% 32% 1.0% 55% 2% 9.3% 0.59% 3.25% 0.76% 8.4% MEDIAN 1,362 215,143 97,480 247 968 24 202% 68% 41% 8.9% 81% 86 2.51% 65.30% ASSETS \$500-\$1 Billion (183) Abington Sb 894,693 3,061 3.526 (1) 88,022 581,772 248,166 (3,839)305 305 474% 69% 31% 0.2% 32% 68% 0% 10.5% 10.2% 103% 121 0.34% 1.76% 59.6% 2.81% 0.81% 8.2% (183) (184) Adams County National Bank 63,024 4,407 4,479 68.6% 944,208 3,240 518,871 351,915 112% 42% 225 0.54% 2.99% 0% (185) American Bank 526,678 2.032 40.087 318.860 184,211 310 39 8818% 0.0% 62% 38% 1.1% 60% 40% 8.0% 8.7% 86% 50 0.16% 1.10% 49.7% 2.15% 0.67% 8.4% (185) 4.624 (186) Amerisery Financial Ban 4.436 200% 1.5% 3.42% 92.7% 3.36% 0.22% 2.2% (186) (187) Bank Of Hanover & Trust Co 1.118 490% 71% 1.0% 55% 40% 6% 8.4% 8.9% 80% 144 0.59% 2.76% 62.9% 3.98% 0.89% 10.9% (187) 787,846 219.874 1.058 60 0.1% 5 682 74,263 (188) Brvn Mawr Trust Co 747.749 6 209 646 001 46 351 2 940 1 660 1.660 469% 0.2% 92% 1.2% 54% 45% 10.5% 11.3% 101% 254 2.47% 4.31% 61.7% 4.90% 1.69% 17.2% (188) 537,254 419,666 716 3,577 3.735 120% 1.0% 9.1% 193 0.63% 2.64% 57.0% 1.19% (189) Community Bk & Trust 2,413 3,221 49,117 88.740 80% 20% 35% 9% 9.0% 87% 4.25% (190) County National Bank 763,136 57.772 532.552 167 576 11.414 59.5% 1.16% 15.3% (190 4.326 4 387 2.064 310% 62% 1.04% 2.85% 4.09% (191) Dnb First 502.607 951 1.296 38.746 330.229 142.314 382 1.004 1.004 430% 0.2% 68% 32% 1.3% 65% 35% 1% 8.2% 8.7% 91% 141 0.70% 3.28% 82.0% 3.53% 0.53% 6.6% (191) (192) Ephrata National Bank 10.1% (192) (193) Essa B&T 699.498 546.857 104.036 593 84% 16% 0.7% 91% 0% 8.4% 8.9% 137% 154 0.74% 2.40% 74.7% 2.74% 0.58% 7.2% (193) 1,012 45,565 436,887 170,685 1.13% 15.7% (194) (194) Farmers & Merchants Trust Co 652,325 3,022 3,556 1,696 1,012 550% 29% 1.3% 42% 7.2% 7.9% 89% 120 1.09% 2.69% 60.3% 3.64% (195) Fidelity Deposit & Discount 48,690 423,694 113,273 7,803 51% 46% 100% 70.3% 0.73% 2,207 722.277 (196) Fidelity Svg Bank 44 150 421 704 3 526 423 3.949 75% 0.5% 0.39% 65.3% 2 31% 0.55% 8.7% (196) 32% 6.29 1 67% 2,954 56% 15% 1.12% 167% 21% 6.8% 90% 172 2.79% (197) First Citizens National Ban 550,619 2,818 3,025 42,246 401,388 101,787 9,312 2,169 785 0.5% 79% 0.9% 28% 6.6% 0.86% 62.1% 3.96% 14.4% (197) (198) First FS&LA Of Bucks Cty 511,358 333.647 (199) First FS&LA Of Greene Ctv 582 034 2.077 1 840 451 761 106 464 2 019 161 2.180 74% 0.4% 80% 20% 0.3% 2% 97% 0% 15.4% 15.3% 95% 118 0.24% 2 32% 71.8% 3 14% 0.63% 3.7% (199) 98 290 (200) First Keystone Bank 526,255 45,230 328,644 158,299 ,166 67% 81.3% 2.89% 3.9% (200) 460 2,706 583% 33% 0.8% 9.1% 9.4% 92% 0.42% 2.45% 0.34% 44,112 246,087 1,567 2,332 2,526 157% 50% 1.5% 54% 43% 3% 65% 136 50.7% 1.14% (201) First National Bank Of Berwi 232,625 194 9.2% 9.4% 0.62% 1.88% 3.30% 12.7% (201 (202) First National Bank Of Chester Count 870 744 2 667 4 505 69 495 686 387 137 135 467 0.9% 84% 1 2% 65% 34% 8 4% 8.5% 94% 1.08% 3.58% 70.5% 4 25% 1.05% 13 1% (202) 7 467 255 0 0 131 (203) First National Bank Of Palm 526,722 3,457 3,293 64,110 337 2,786 13.3% 62% 2.24% 51.9% 1.30% 282,331 230,912 2.449 136% 13.1% 0.40% 4.03% 10.2% (203) 0.5% (204) First National Bankk & Trust Of N 2 925 153% 12.69 4.55% 1.109 (205) First Penn Bank 555.403 1.152 39.118 403.991 123.475 229 i 1.880 2.989 188% 0.5% 74% 26% 0.9% 54% 46% 0% 7.4% 7.7% 79% 149 0.41% 3.12% 84.0% 3.49% 0.41% 5.8% (205) 1,973 (206) First Star Svgs Bank 242,758 2,189 57.7% 1.81% 0.60% 8.5% (206) 328,214 129% 1.1% 7.6% 0.09% 68% 3,734 117.545 874 874 59% 1.0% 66% 12.7% 13.2% 87% 138 0.37% 1.45% 56.2% 2.39% 0.78% (207) First Svg Bank Perkasie 979,490 545,934 361,662 596% 41% 34% 6.4% (207) (208) Fox Chase Bank 736.112 2.386 356.928 342.17 3.057 184% 0.4% 1.6% 12% 8.8% 139 0.30% 2.37% 99.6% 2.21% 0.16% 1.9% (208) 50% 87% 9.1% 2,681 (209) Harleysville Svg Bank 47,923 (12,014) 684% 0.0% 51% 0.5% 0% 4.9% 87% 0.14% 1.03% 53.1% 0.64% 382,108 353,682 286 1.89% 10.2% (209) 775,256 286 98% 6.2% 16,57 4,**6**16 4,**42**2 49% 1.32% (210) Irwin Bk & T 342% 0.9% 54.7% 3.60% 86% 94% 486 54.412 157.710 3.032 (211) Jersey Shore St Bank 560.054 4.839 352.915 983 284 1.267 406% 0.2% 68% 32% 1.1% 49% 48% 2%! 9.1% 9.6%! 1.34% 2.80% 55.2% 4.08%! 1.59% 15.9% (211) (212) Lebanon Valley Farmers Bank 6.29 2.12% 46.4% 3.64% 1.62% 27.1% (212) (213) Leesport Bank 967 189 4 051 4.061 91.656 710 349 172 511 29.828 5 248 271 5 519 135% 0.6% 1.0% 57% 38% 5% 7.3% 7.5% 102% 231 0.92% 3 23% 71.9% 3 94% 0.85% 8.9% (213) 80% 20% (214) Malvern FSB 516.307 1.294 1.855 40.683 443.850 48.252 1.214 1.214 7.8% 8.2% 110% 1.82% 60.2% 2.88% 0.73% 9.3% (214) (215) Orrstown Bank 622,537 49,412 497.801 1.337 85% 4.40% 1.80% 21.8% (215) 2% 7% 3% (216) Penn Security Bk & T 556 350 2 771 62 090 335 562 189 958 257 2,482 157% 0.4% 1.2% 0.7% 11.2% 11 3% 175 1 31% 3 53% 67.3% 4 14% 1 10% 10.1% (216) 2 480 510.470 84% 16% 64% 29% 9.0% 92% 107% (217) Peoplesbank A Codorus VIv Co 2.433 2.933 45.868 392,459 82.065 206 473 5.599 5.605 52% 1.1% 1.12% 3.09% 62.4% 4.14% 1.20% 14.1% (217) 732% 370,265 55,827 69.69 111 (219) Quakertown Natio 587.369 2.932 158 42.387 332,650 212.008 566 124 124 0.0% 59% 41% 0.8% 55% 38% 6% 7.9% 72% 0.63% 2.20% 60.9% 3.21% 1.01% 13.8% (219) 2.182 2056% 154 (220) Republic First Bank 860,638 4,317 74,013 740,577 76,856 594 3,471 270% 12% 1.0% 63% 36% 9.3% 9.9% 2.37% 51.5% 4.59% 1.28% 15.3% (220) (221) Third Federal Banl 674.667 522,731 113,803 1,313 212% 184 2.41% 65.7% 3.52% 0.91% 10.6% (221 (222) Washington FSB 659.545 1.140 68.037 372.378 236.426 361 1237% 42% 1.0% 62% 36% 11.4% 11.9% 82% 0.36% 3.14% 115.7% 2.62% -0.29% -2.7% (222) 300 299,934 4,036 944,362 92,546 587,253 957 847% 1.4% 2% 10.4% 219% 87 2.39% 59.8% 0.88% 9.1% (223) (223) Wilmington Tr Of Pa 5,236 957 0.1% 67% 33% 62% 9.6% 1.25% 2.91% SUBTOTAL 27.651.071 (20.898 9.3% 0.72% 2.52% 67.03% 3.39% 9.7% 122.866 120.531 672 2.494.119 18.299.011 7.495.925 85.878 8.890 94.768 210% 0.3% 30% 1.0% 45% 52% 9.0% 90% 6.458 0.88% 172,511 0.88% MEDIAN 58.060 1.660 18 2.064 69% 1.0% 49% 46% 8.9% 154 0.63% 10.1% 275% 90% ASSETS \$1-\$25 Billion (224) Bank Of Lancaster Cty NA 1,870,296 17,412 18.590 215 202,949 1.426.558 243,873 134 1,377 1,377 1038% 107% 18.6% (224) 10.9% 787 276,890 1,741,831 482,898 7.751 0,617 0.4% 78% 63% 22% 1.0% 544 80.1% 71.9% (225) Beneficial Msb 2,366,019 2,866 225% 103% 3.8% (225 4,943 6,931 1.2% 60% 357 2.74% 0.92% (226) Citizens & Northern Bank 1,059,684 5,730 1,828 91,774 636,274 348,708 610 7,541 110% 0.7% 37% 35% 8.8% 8.8% 88% 0.59% 3.45% 10.4% (226) (227) Commerce Bank Harrisburg Na 22,94 3,321 306% 55% 6.5% 3.376.404 5.799 22.410 507 872 2.347.827 543,696 (879 258,606 12.113 108 12,221 196% 80% 20% 1.0% 59% 34% 7% 8.2% 8.6% 97% 944 1.00% 2.43% 53.8% 1.34% 8.9% (228) (228) Communitybanks 0% 64.8% (229) Dollar Bank FSB 5,326,659 21,960 19,391 481,491 4,121,136 1,060,901 12,551 1,231 3,782 273% 80% 20% 0.8% 14% 85% 9.0% 9.4% 93% 1,179 0.59% 2.73% 0.72% 8.2% (229) 1,100,760 (230) Esb Bank 1,837,534 6,795 6,737 57 725 3,371 3,476 139% 34% 0.8% 30% 68% 7.3% 0.31% 1.25% 52.8% 8.5% (230 (231) First Commonwealth Bank 5 871 882 565,402 649,280 32 643 127% 1 434 54.7% 56.0% 3.42% 11.0% (231 38 778 31 274 1 930 2.10% 1,099,770 254,106 7.2% (232) First National Bank Of Pennsylv 5.909.050 33.277 33,859 4.102.519 93% 1.19% 26,400 6.228 32.628 176% 1.493 3.50% 11.1% (232) (233) First NAtional Co (234) Firstrust Svg Bank 2 101 218 11 609 17 770 255 334 1 820 594 230 017 7 533 240 7 773 584% 0.4% 87% 13% 2 4% 74% 26% 0% 10.1% 11.8% 115% 456 0.60% 4 02% 67.0% 5.57% 1 67% 14 1% (234) (235) Fulton Bank 24.4% (235) 5.113.749 30.761 34.191 286.071 3.315.262 1.357.049 10.040 10.083 10.981 337% 0.2% 71% 29% 1.0% 58% 28% 13% 7.0% 7.5% 112% 728 1.37% 2.21% 51.3% 3.20% 1.39% (236) Gmac Bank 12,749,016 59,355 942,867 17,771 453 18,224 72% 0.1% 1.40% 33.1% 2.54% 1.60% (237) Harlevsville National Bankk & Trust 3 183 602 18 021 18 909 281 379 2 032 625 910 511 49 945 11 444 11 508 180% 0.4% 31% 1.0% 51% 7.9% 8 2% 82% 721 1 18% 2 19% 52.9% 3 18% 1 21% 13.9% (237) 1,604 (238) Keystone NAzareth Bk & Trust 3.015.058 11.211 1.075.107 (819) 135.741 322 7.376 57% 1.1% 65% 1% 8.6% 64.2% 2.91% 13.405 349.898 1.539.512 7.054 235% 0.2% 43% 34% 8.3% 80% 785 1.15% 2.37% 0.88% 7.3%!(238) 93,079 426% 52.1% 1.39% 2 335 2,335 3.93% (240) National City Bank Of Pa 15.091.736 104.963 109.923 825.212 10.342.346 3.489.554 19.546 184.786 27.628 212.414 38% 1.4% 81% 19% 0.7% 33% 67% 1% 5.4% 4.6% 77% 2.272 1.27% 1.68% 43.1% 2.85% 1.49% 26.8% (240) (241) National Penn Bank 5,183,963 30,219 33,733 116 617.981 3,514,676 1,113,884 (6,074)283,903 647% 8% 55.8% 4.01% 1.39% 11.9% (241) 9.126 9,368 0.2% 75% 25% 1.7% 59% 33% 7.1% 8.0% 93% 1,225 1.23% 2.69% 6,622,860 174,682 4,915 47,838 0.8% 8.3% 1,745 (242) Northwest Svgs Ban 29,944 32,883 691,728 4,360,730 1,709,693 (3,933)42,923 85% 75% 19% 0% 8.2% 79% 0.73% 2.26% 57.7% 3.48% 1.00% (243) Omega Bank 1.884.470 12.294 11.317 332.249 1.193.082 321.606 168.598 25.685 1.425 27.110 58% 1.4% 79% 21% 1.2% 55% 6% 10.9% 10.3% 84% 702 1.36% 3.05% 63.7% 4.25% 1.19% 6.8% (243) 1,856,308 (244) Parkvale Svgs Banl 7,053 7,715 65 153,265 1,231,927 519,815 (7,304)32,166 3,774 923 4,697 387% 0.3% 71% 1.2% 16% 83% 1% 6.8% 85% 380 0.45% 1.53% 54.6% 2.49% 0.83% 10.3% (244) 29% 6.6% 1.335.296 (245) Royal Bank America 11 885 129 565 1 532 8 444 166% 0.6% 1.8% 0% 10.2% 10.1% 83% 1 91% 44 7% 3.86% 1.49% 15.0% (245) 9 761 649 572 536 192 6 912 48% 93% 0.87% (246) S&T Bank 3.258.759 27.622 23.554 604 310.780 2.624.441 410.955 0 54.780 21.824 2.725 24.549 177% 0.8% 86% 14% 1.5% 73% 23% 4% 8.3% 8.8% 105% 806 1.12% 2.13% 45.4% 3.84% 1.47% 15.1% (246) 15.714 210.625 1.536.541 9.574 259% 59.9% 3.78% 1.32% 14.4% (247) (247) Susquehanna Bank Pa 2.293.839 15.109 473.066 7.908 1.666 0.4% 79% 21% 1.3% 62% 5% 9.7% 10.3% 1.54% 2.92% 89% (248) Univest National Bankk & Trust 22% 1.834.219 12,225 12.999 185 198 1.321.299 359,109 43.244 10 463 10.463 136% 0.6% 78% 1.1% 62% 31% 7% 9.1% 9.3% 92% 407 1.33% 2.77% 54.6% 4 10% 1.45% 14.2% (248) 0 (249) Willow Grove Bank 1.561.354 3.604 8.710 207.774 1.086.248 297.317 0 99.226 12.902 51 12.953 112% 0.8% 78% 22% 1.3% 45% 55% 0% 7.9% 1.3% 109% 353 0.59% 2.42% 60.8% 3.91% 1.11% 8.9% (249) 5,413 8,996,260 22% 20,666.213 SUBTOTAL 98 785 686 542.878 488 438 56.321 544 759 130% 0.9% 60% 7.9% 19.691 1.08% 2 17% 53.87% 3.32% 1 26% 13.8% 70.188.095 (69,337) 1,803,498 8.5% 1.25% MEDIAN 2,329,929 12,260 16,440 1 279,135 1,640,672 528,004 0 26,188 9,605 532 10,540 188% 0.4% 78% 22% 1.1% 53% 44% 3% 8.3% 92% 623 0.98% 2.35% 55.23% 3.52% 11.5% **ASSETS OVER \$25 Billion** 26,180,441 326,113 191,350 171 1,797,974 3,665,270 21.2% (250) (250) Mellon Bank NA 16,825,892 1,609 47,200 11,992 12,017 250% 6.09% 76.3% 1.52% 1.49% 25 19% 81% 0.8% 39% 14% 46% 8.6% 24% 7,896 6.79% 58.6% 35,585,892 136,098 3,267 21,288,288 2,488,930 50,535 359% 32% 0.8% 73% 0.90% 2.02% 2.89% 0.85% 6.7% (251) 80% (252) Commerce Bank NA 39.530.521 94.145 128.721 0 2.250.509 13.225.429 22.997.158 99.897 49.228 588 49.816 255% 0.1% 37% 63% 0.9% 57% 40% 3% 6.0% 5.0% 38% 10.097 1.16% 3.08% 72.7% 3.36% 0.69% 12.0% (252) 3.8% (253) 6.702.180 2,884,700 34,773 6.6% (253) Sovereign Bank 69.101.262 357.328 126,242 48.450.683 10.342.166 225,617 260.390 186% 80% 20% 0.9% 64% 2.3% 119% 9.870 -0.12% 1.84% 76.7% 2.98% 0.38% (254) Pnc Bank NA 85,946,560 423,465 (8,860) 6,432,849 50,864,765 0 2,828,767 269,515 10,404 279,919 218% 81% 1.18%

Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF JUNE 30, 2006:

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

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PENNSYLVANIA

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
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					Realized			Investmnts.	Securities		Total				Non-
		Total	NET IN	COME	Net	Total	Gross	+ Securities	Gains/	Non-	Non-		Total	Reserve	Perf.
ank	(\$000	's) Assets	After	Tax	Gains/	Equity	Loans	+Fed Funds	Losses	qualifying	Performing	Non-	Non-	% Non-	Assets
#		Period	Prior	Current	(Loss) on	or	Period	Sold	"Held to	Intangible	Loans	Investment	Performing	Perform.	% Assets
В	ank Name	End	06/05	06/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans	(Per. End)
S	UBTOTAL	256,344,676	1,337,149	1,094,770	(5,422)	21,641,962	137,494,435	83,732,292	(464,750)	8,349,494		48,825	652,677	221%	0.3%
N	IEDIAN	39,530,521	326,113	148,737	0	4,458,450	21,288,288	16,825,892	0	2,488,930	49,228	3,035	50,535	250%	0.1%

(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)	
	<u>B</u>	ASIC D	ATA (S	ELECT)				<u>NON-</u>	PE	R F O	R M I	N G		BAL	ANC	ESHE	<u>E T</u>	-	CAP	I T A L		!	OPER	ATINO	<u>3</u>	:	<u> P R O I</u>	<u> </u>	
						UNRLZD.	:					!						:		:						1		!	
		Realized			Investmnts.	Securities	:	Total				Non-	Loans			Commercial	Retail	Other			Gross		Non-	Non-	Non-	Net	Return	Return	
ET INCO	ME	Net	Total	Gross	+ Securities	Gains/	Non-	Non-		Total	Reserve	Perf.	%	Securities		Risk	Risk	& Govt. Risk		Adj.	Loans	Full	Interest	Interest	Interest	Interest	on	on	
After Ta	ıx	Gains/	Equity	Loans	+Fed Funds	Losses	qualifying	Performing	Non-	Non-	% Non-	Assets	Earning '	% Earning	Reserve	Loans	Loans	Loans	Tier 1	Tier 1	% Total	Time	Income	Expenses	Expense	Margin	Average	Average Ban	ık
rior	Current	(Loss) on	or	Period	Sold	"Held to	Intangible	Loans Ir	nvestment	Performing	Perform. '	% Assets	Assets	Assets	% Gross	% Gross	% Gross	% Gross	Levg.	Leverage	Deposits	Equiv.	% Average	% Average	Effciency	(Estimated)	Assets	Equity	#
6/05	06/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans (Per. 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)	
149 1,	094,770	(5,422) 21	1,641,962	137,494,435	83,732,292	(464,750)	8,349,494	603,852	48,825	652,677	221%	0.3%	62%	38%	1.0%	40%	56%	5%	6.9%	7.1%	77%	48,287	1.75%	2.86%	67.90%	2.89%	0.88%	10.2%	
113	148,737	0 4	4,458,450	21,288,288	16,825,892	0	2,488,930	49,228	3,035	50,535	250%	0.1%	68%	32%	0.9%	39%	47%	3%	6.7%	7.0%	80%	9,870	1.16%	2.93%	72.68%	2.98%	0.85%	12.0%	
1,	917,888	753 36	6,676,249	246,306,434	122,088,132	(601,938)	10,453,322	1,318,300	130,993	1,449,293	179%	0.3%	67%	33%	1.0%	39%	57%	4%	7.6%	5.1%	83%	83,470	1.43%	2.66%	64.94%	3.07%	0.95%	10.6%	

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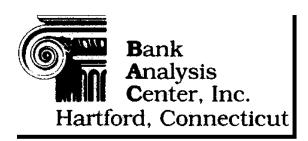
\$=000's; except per share which is in \$:				BASIC	DATA DATE				SHARE INF	ORMATION DAT	<u>A</u>		DIVIDE	ND DATA						PRICING	G DATA			
LTM=Latest 12 Months	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
							Total	Total LTM	Common	Book	Tangible	Diluted EPS after	Median EPS	Quarterly	Dividends	Current			High	Low		Avg 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
Company Name ington Community Bancorp, Inc. (MHC)	Ticker ABBC	Industry	Date 06/30/06	Assets 894,251	Deposits 542,021	110,433	110,433	6,673	Outstanding 15,293,464	per Share (\$) \$7.22	per Share (\$) \$7.22	(\$)LTM \$0.43	Current Year NA	Declared (\$) \$0.06	\$0.22	Yield (%) 1.6%	Price (\$) \$15.72	Price (\$) \$11.90	Date 06/16/06	10/21/05	09/29/06 \$15.02	09/29/06 12,429	09/29/06 34.93	09/29/06 208.0%	Chg 15.81%
NB Corporation	ACNB		06/30/06	956,965	678,643	73,189	NA	7,222	5,436,101	\$13.46	NA	\$1.34	NA NA	\$0.21	\$0.91	4.2%	\$23.00	\$19.00	10/10/05	07/10/06	\$20.25	1,204	15.1	150.4%	1.8%
gheny Valley Bancorp, Inc.	AVLY ABPA	Bank	06/30/06 06/30/06	306,188 126,232	255,100	41,022	41,022	3,758 1,098	985,552 4,830,000	\$41.62 \$4.81	\$41.62 \$4.81	\$3.81 \$0.23	NA NA	\$0.55 \$0.00	\$1.85 \$0.00	2.7% 0.0%	\$88.00 \$6.00	\$79.10	06/29/06 01/25/06	10/10/05	\$82.75 \$5.30	267 3,582	21.7 23.0	198.8% 110.2%	0.9% -5.4%
giance Bank of North America erican Bank Incorporated	AMBK		06/30/06	533,270	90,205 370,693	23,222 31,643	23,222 31,643	3,151	6,092,657	\$5.31	\$5.31	\$0.23	NA NA	\$0.04	\$0.00	2.2%	\$9.05	\$5.10 \$7.28	10/03/05	09/19/06	\$7.35	177	17.1	138.5%	-10.0%
riServ Financial, Inc.	ASRV		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%	\$5.30		05/11/06		\$4.43	7,580	NM	116.6%	1.1%
ollo Bancorp, Inc. n Mawr Bank Corporation	APLO BMTC		03/31/06	116,208 751,482	98,438 634,530	16,978 81,655	16,978 81,655	1,421 12,033	NA 8,575,398	NA \$9.52	NA \$9.52	NA \$1.38	NA \$1.45	\$0.40 \$0.12	\$1.90 \$0.45	3.6% 2.2%	\$46.50 \$25.25	\$44.00 \$20.75		08/16/06	\$45.00 \$22.10	4,675	NA 16.0	NA 232.1%	-3.2% 2.0%
nton Bancorp, Inc.	CBPA		03/31/06	73,614	51,070	7,440	7,440	365	28,231	\$263.54	\$263.54	NA	NA	\$1.88	\$7.55	2.8%	\$317.00			07/14/06	\$270.00	0	NA	102.5%	-14.8%
Financial Services, Inc. Financial Corporation	CBFV CBTC		03/31/06 06/30/06	335,493 373,053	288,758 335,577	28,502 22,486	24,037 10,476	3,039 1,376	2,420,000 995,474	\$11.78 \$22.59	\$9.93 \$10.52	NA \$1.38	NA NA	\$0.11 \$0.30	\$0.51 \$1.20	2.6% 4.2%	\$21.00 \$32.00	\$14.50 \$28.70	01/27/06 06/14/06	10/05/05 09/18/06	\$17.00 \$28.70	429 403	13.6 20.8	144.3% 127.1%	4.9% -4.3%
FNB Bancorp, Inc.	CCFN		06/30/06	235,827	168,062	29,291	29,291	2,334	1,250,104	\$23.43	\$23.43	\$1.85	NA NA	\$0.20	\$0.77	2.8%	\$28.75	\$27.10	11/22/05	02/15/06	\$28.50	295	15.4	121.6%	0.0%
zens & Northern Corporation	CZNC CZPY		06/30/06	1,123,707 142,859	756,474	128,626 17,677	125,307	12,410 1,446	8,278,825	\$15.54	\$15.14	\$1.49	NA NA	\$0.24	\$0.96	4.3%	\$30.23	\$20.00	01/27/06		\$22.43 \$20.95	3,147 657	15.1 14.8	144.3%	-12.5%
izens Bancorp, Inc. izens Financial Services, Inc.	CZF1		06/30/06 06/30/06	550,978	97,537 437,909	41,524	17,677 32,388	5,456	1,016,824 2,812,295	\$17.38 \$15.60	\$17.38 \$12.29	\$1.42 \$1.92	NA NA	\$0.22 \$0.22	\$0.82 \$0.85	4.2% 4.0%	\$23.00 \$24.75	\$20.50 \$19.21	11/08/05 05/25/06	09/21/06 12/12/05	\$20.95	448	11.5	120.5% 141.0%	-0.7% 6.3%
zens National Bank of Meyersdale	CZNS		06/30/06	56,397	48,329	7,749	7,749	504	52,000	\$149.02	\$149.02	\$9.71	NA	\$0.70	\$3.30	1.8%	\$160.00	\$150.00	02/27/06	10/28/05		0	16.5	107.4%	1.9%
rion County Community Bank B Financial Corporation	CCYY	Bank Bank	06/30/06 06/30/06	46,638 776,957	38,678 623,059	7,792 70,088	7,792 58,674	(610) 9,513	1,339,915 8,958,025	\$5.82 \$7.82	\$5.82 \$6.55	(\$0.50) \$1.05	NA NA	\$0.00 \$0.14	\$0.00 \$0.56	0.0% 4.0%	\$10.91 \$15.15	\$10.00 \$13.25	01/23/06 12/21/05	04/07/06	\$10.75 \$13.91	87 4,641	13.3	184.9% 177.8%	5.1% -1.4%
dorus Valley Bancorp, Inc.	CVLY	Bank		516,521	427,072	40,195	39,733	5,088	3,318,534	\$12.11	\$11.97	\$1.50	NA	\$0.13	\$0.50	2.7%	\$20.50	\$17.14	05/15/06	10/12/05	\$19.60	1,865	13.1	161.9%	6.2%
umbia Financial Corporation	CLBF CCBP		06/30/06 06/30/06	262,237 538,487	216,206 483,847	19,309 51,524	18,825 51,175	774 5,835	1,431,120 1,853,131	\$13.49 \$27.80	\$13.15 \$27.62	\$0.54 \$3.15	NA \$3.35	\$0.16 \$0.25	\$0.62 \$1.23	3.8% 2.5%	\$19.50 \$51.49	\$15.25 \$36.45	10/04/05	08/28/06 10/27/05	\$16.25 \$40.75	362 469	30.1 12.9	120.5% 146.6%	-11.7% -2.5%
mm Bancorp, Inc. mmercial National Financial Corporation	CNAF		06/30/06	325,341	285,641	35,528	34,942	2,947	3,044,813	\$11.65	\$11.46	\$0.89	NA	\$0.20	\$0.80	4.2%	\$20.93	\$17.50		03/01/06	\$19.23	115	21.6	165.1%	2.0%
mmunity Bankers' Corporation	CTYP	Bank		200,725	172,353	16,027	15,602	1,696	2,271,663	\$7.06	\$6.87	\$0.73	NA £1.70	\$0.10	\$0.39	3.1%	\$14.10	\$12.40	10/28/05	06/30/06	\$12.90	27	17.7	182.8%	-6.9%
mmunity Banks, Inc. mmunity First Bancorp, Inc.	CMTY CMFP		06/30/06 03/31/06	3,385,599 59,441	2,406,551 44,723	465,760 5,537	208,097 5,537	42,366 (1,188)	23,455,475 NA	\$19.86 NA	\$8.91 NA	\$1.75 NA	\$1.79 NA	\$0.20 \$0.00	\$0.78 \$0.00	3.0% 0.0%	\$28.48 \$22.00	\$23.34 \$16.00	11/11/05 01/19/06	10/13/05 07/25/06	\$26.80 \$17.75	31,386 0	15.3 NA	134.9% NA	0.5% -18.4%
neco, Inc.	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	\$1.04	2.8%	\$38.00	\$33.20	05/02/06	12/06/05	\$37.26	2,391	11.6	172.7%	10.4%
B Financial Corporation st Penn Financial Corporation	DNBF EPEN	Bank Bank	06/30/06 06/30/06	502,503 423,272	362,523 354,966	29,560 22,854	29,175 22,854	2,382 3,396	2,381,455 6,304,262	\$12.41 \$3.63	\$12.25 \$3.63	\$1.06 \$0.53	NA NA	\$0.13 \$0.06	\$0.51 \$0.22	2.4%	\$22.50 \$9.50	\$18.86 \$8.09	03/20/06	11/07/05 08/24/06	\$21.45 \$8.51	818 1,600	20.2	172.8% 234.4%	8.6% -7.0%
claire Financial Corp.	EMCF		06/30/06	284,951	238,483	23,480	22,055	2,539	1,267,835	\$18.52	\$17.40		NA	\$0.06	\$1.08	4.2%	\$30.65	\$25.00	09/30/05	09/15/06	\$25.90	580	13.0	139.9%	-2.6%
erprise Bank	ETPB		06/30/06	128,689	118,093	9,641	9,641	509	874,188	\$11.03	\$11.03		NA	\$0.00	\$0.00	0.0%	\$12.00		03/29/06	09/20/06	\$10.10	13	15.1	91.6%	-9.0%
hrata National Bank B Financial Corporation	EPNB ESBF		06/30/06 06/30/06	595,562 1,898,650	467, 508 809,264	63,075 113,195	63,075 68,095	6,737 8,906	2,843,457 13,002,464	\$22.19 \$8.71	\$22.19 \$5.24	\$2.34 \$0.68	NA NA	\$0.29 \$0.10	\$1.16 \$0 .40	3.3% 3.6%	\$37.50 \$13.00	\$33.75 \$10.60		09/28/06	\$34.80 \$11.00	180 3,663	14.9 16.2	156.8% 126.3%	-4.7% -2.0%
reka Financial Corporation (MHC)	EKFC	Thrift		94,344	66,864		19,594	1,044	1,229,493	\$15.94	\$15.94	\$0.81	NA	\$0.35	\$1.40	4.9%	\$37.50	\$28.80	12/23/05	09/28/06	\$28.80	83	35.6	180.7%	-23.2%
I.B. Corporation dFirst Financial Corp. (MHC)	FNB FFCO		06/30/ 06 06/30/ 06	6,072,739 267,751	4,378,548 131,300	534,580 45,251	267,134 44,171	55,244	60,190,718 6,612,500	\$8.88 \$6.84	\$4.44 \$6.68	\$0.95 (\$0.04)	\$1.13 NA	\$0.24 \$0.00	\$0.94 \$0.00	5.6% 0.0%	\$18.87 \$10.85	\$15.15 \$8.40	11/23/05 06/22/06	07/14/06 11/04/05	\$16.66 \$10.00	185,986 2,214	17.5 NM	187.6% 146.1%	-4.0% 12.5%
elity Bancorp, Inc.	FSBI		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%	\$20.90	\$17.13		08/02/06	\$19.00	517	15.0	134.6%	0.7%
A Charter County Correspond	FDBC FCEC	Bank Bank	06/30/06	575,128 875,091	422,855	49,035	49,035	4,407	2,048,820	\$23.93	\$23.93	\$2.14	NA NA	\$0.22	\$0.86	2.7%	\$43.50	\$31.82	01/30/06	10/17/05	\$32.50	294 1,426	15.2 13.7	135.8%	-13.9%
st Chester County Corporation st Commonwealth Financial Corporation	FCF		06/30/06 06/30/06	5,925,386	731,119 3,998,805	61,015 511,363	61,015 374,541	8,348 49,943	5,166,946 70,636,584	\$11.81 \$7.24	\$11.81 \$5.30	\$1.59 \$0.72	\$0.75	\$0.14 \$0.17	\$0.54 \$0.68	2.5% 5.2%	\$23.00 \$14.70	\$17.55 \$12.14	04/21/06	11/18/05 06/28/06	\$21.85 \$13.03	232,622	18.1	185.0% 180.0%	14.1% 0.8%
st Community Financial Corporation	FMFP			272,545	216,370	18,704	NA	2,042	1,400,000	\$13.36	NA	\$1.46	NA	\$0.11	\$0.31	1.4%	\$30.50		07/10/06	10/19/05	\$30.50	0	20.9	228.3%	0.0%
rst Keystone Corporation rst Keystone Financial, Inc.	FKYS FKFS	Bank Thrift	06/ 3 0/06	515,634 528,922	373,379 356,178	49,811 27,257	48,490 27,257	6,420 793	4,368,696 2,024,074	\$11.40 \$13.47	\$11.10 \$13.47	\$1.46 \$0.41	NA NA	\$0.22 \$0.00	\$0.88	4.5% 2.2%	\$21.85 \$22.00		10/05/05 10/03/05	07/06/06	\$19.65 \$19.71	760 722	13.5 48.1	172.4% 146.3%	-3.0% 1.4%
st National Bank of Port Allegany	FIPG	Bank	06/30/06	94,239	75,318	7,974	7,974	673	262,352	\$30.39	\$30.39	NA	NA NA	\$0.28	\$0.55	2.6%	\$49.00	\$41.00	11/17/05	10/17/05	\$42.00	5	NA	138.2%	-12.5%
st National Community Bancorp, Inc. st Perry Bancorp, Inc.	FNCB FPYB	Bank	06/30/06 03/31/06	1,046,564 111,638	789,764 87,490	87,118 11,904	87,118 11,904	12,386 810	12,287,621 392,200	\$7.09 \$30.35	\$7.09 \$30.35	\$0.99 NA	NA NA	\$0.12 \$0.19	\$0.45 \$0.76	1.7% 2.2%	\$30.20 \$44.00			02/22/06	\$28.95 \$35.00	692 27	29.2 NA	408.3% 115.3%	19.1% -14.6%
rst Resource Bank	FRSB	Bank	03/31/06	60,310	31,641	8,495	8,495	(839)	1,086,111	\$7.82	\$7.82	NA	NA NA	\$0.00	\$0.00	0.0%	\$12.00	\$8.76	09/13/06	09/12/06	\$9.50	233	NM	121.5%	-5.5%
rst Star Bancorp, Inc.	FSSB FLEW	Thrift	06/30/06	592,056	354,620	32,318 15,323	32,318	2,452	588,754 267,002	\$54.21 \$57.39	\$54.21	NA NA	NA NA	\$0.00 \$0.43	\$0.00	0.1%			10/19/05	09/28/06		771	7.2	55.3%	-21.1%
eetwood Bank Corporation NB Bancorp, Inc.	FBIP	Bank	03/31/06	154,602 626,051	138,715 536,700	76,643	15,323 76,643	719 9,016	955,026	\$80.25	\$57.39 \$80.25	\$9.38	NA NA	\$0.76	\$1.75 \$3.13	2.1%	\$84.00 \$154.50		11/01/05 12/12/05	07/24/06	\$82.50 \$154.00	27	16.4	143.8% 191.9%	-1.1% 1.3%
BM Financial Corporation	FNMN		03/31/06	85,249	74,199	10,806	10,806	323	NA	NA	NA	NA	NA	\$1.00	\$4.35	7.1%	NA	NA			\$56.10	0	NA	NA	0.0%
anklin Financial Services Corporation Ilton Financial Corporation	FRAF FULT		06/30/06 06/30/06	662,286 14,561,545	489,643 10,146,652	56,993 1,440,188	56,931 776,237	6,636 173,614	3,353,525 173,279,148	\$16.99 \$8.31	\$16.97 \$4.48	\$1.97 \$1.03	NA \$1.08	\$0.25 \$0.15	\$0.98 \$0.57	3.8%	\$26.50 \$17.35			10/24/05 10/13/05	\$26.25 \$16.19	1,090 217,351	13.3 15.7	154.5% 194.8%	4.0% -3.4%
NB Financial Services, Inc.	GNBF		06/30/06	107,394	86,137	12,978	12,978	1,326	359,800	\$36.15	\$36.15	\$3.52	NA	\$0.14	\$1.32	0.8%	\$67.00	\$62.00	03/20/06	02/10/06	\$67.00	0	19.0	185.3%	38.9%
eater Delaware Valley Savings Bank (MHC)	ALLB HLXN		06/30/06 06/30/06	391,504 76,574	300,710 58,858	33,383 9,587	33,383 9,587	1,440 373	3,441,383 NA	\$9.70 NA	\$9.70 NA	\$0.41 NA	NA NA	\$0.09 \$0.00	\$0.36 \$0.00	1.4% 0.0%	\$28.95 \$57.50		06/06/06 05/15/06		\$24.95	963	60.9 NA	257.2% NA	-5.5% 1.0%
mlin Bank and Trust Company	HMLN		06/30/06	369,507	258,831	69,657	69,657	5,986	397,108	\$175.41	\$175.41	NA NA	NA NA	\$1.85	\$7.25		\$216.00		06/15/06	05/0 9/06 11/22/05	1991	219	NA NA	114.6%	-1.0%
rleysville National Corporation	HNBC		06/30/06	3,217,018	2,479,658	277,737	230,409	38,209	29,001,817	\$9.58	\$7.95	\$1.28	NA	\$0 .19	\$0.77	3.8%	\$25.17		01/31/06	10/12/05		56,129	15.7	209.8%	
urleysville Savings Financial Corporation onat Bancorp, Inc.	HARL HONT		06/30/06 03/31/06	775,181 356,968	433,684 311,073	48,014 39,020	48,014 39,018	4,604 6,331	3,840,158 263,151	\$12.50 \$148.28	\$12.50 \$148.27	\$1.17 \$24.06	NA NA	\$0.16 \$0.60	\$0.64 \$3.90					08/30/06 10/13/05		1,736	14.4 15.5	135.2% 250.9%	
Bancorp, Inc.	IRW		06/30/06	717,006	535,249	59,696	59,696	8,424	2,941,920	\$20.29	\$20.29	\$2.82	NA	\$0 .50	\$1.96	4.8%	\$46.30	\$36.40		03/01/06		1,045		205.5%	
on & Glass Bancorp, Inc.	IRGB JNES		06/30/06 06/30/06	294,804 220,338	249,428 189,607	34,115 22,096	33,330 22,096	3,631 2,363	1,114,670 1,500,000	\$30.61 \$14.73	\$29.91 \$14.73	NA \$1.58	NA NA	\$0.28 \$0.13	\$1.11 \$0.52	1.9%	\$65.75 \$27.50	\$52.05 \$24.00	10/19/05 01/13/06	02/17/06 07/25/06		376 46	18.1	192.9% 169.7%	-6.3% -5.7%
NB Bancorp, Inc.	JTNB		03/31/06	111,635	86,394	11,621	11,621	959	818,511	\$14.73	\$14.73	\$1.56 NA	NA NA	\$0.00	\$0.00		\$27.50			10/17/05		225	NA		7.9%
niata Valley Financial Corporation	JUVF		06/30/06	410,569	342,557	47,792	47,792	4,682	4,493,266	\$10.64		\$1.03	NA	\$0.17	\$0.80		\$25.60	\$21.00		09/28/06		2,805		197.4%	
sh Bancorp, Inc. IBT Bancorp, Inc.	KISB KNBT		03/31/06 06/30/06		299,000 1,912,797	32,994 341,823	31,215 206,691	3,741 22,144	556, 832 28,012,187	\$59.25 \$12.83	\$56.06 \$7.86	NA \$0.77	NA \$0.79	\$0.00 \$0.08	\$1.34 \$0.30	2.9% 2.0%		\$91.00 \$14.15	11/01/05 05/05/06	05/2 5/06 10/13/05	\$91.25 \$16.08	63,331	NA 20.9	154.0% 125.3%	-4.5%
wrence Keister & Co.	SDLJ	Bank	03/31/06	174,385	136,455	36,558	36,558	NA	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%	\$700.00	\$602.00	09/07/06		\$700.00	22	NA	NA	NA
esport Financial Corp. terne National Bank Corporation	FLPB LUZR		06/30/06 03/31/06	992,963 181,459	693,061 155,591	95,394 16,818	51,759 16,818	9,015 1,356	5,326,761 677,902	\$17.91 \$24.81	\$9.72 \$24.81	\$1.68 NA	\$1.79 NA	\$0.19 \$0.15	\$0.71 \$0.48	3.3% 1.5%	\$25.24 \$48.00	\$19.54 \$40.00	04/03/06 03/27/06	10/13/05	\$22.78 \$40.00	2,113 9	13.6 19.9	127.2% 161.2%	-0.3% -9.1%
anor National Bank	MANR		06/30/06	17,440	15,284	2,006	2,006	61	077,302 NA	NA NA	NA	NA NA	NA NA	\$0.00	\$0.00	0.0%	NA		03/2/100		\$2,900.00	0	NA		0.0%
ars National Bank	MNBP		06/30/06	268,591	238,485	29,423	29,423	2,105	NA OOA OOO	NA 67.04	NA	NA 60.00	NA NA	\$0.00	\$0.00	0.0%	\$520.00				\$520.00	0	NA 17.7	NA 000 0%	25.3%
uch Chunk Trust Financial Corp. Ilon Financial Corporation	MCHT MEL		03/31/06 06/30/06	305,241 40,192,000	207,553 26,543,000	21,059 4,241,000	21,059 1,890,000	2,745 841,000	2,881,000 411,438,559	\$7.31 \$10.31	\$7.31 \$4.59	\$0.96 \$2.03	NA \$2.12	\$0.07 \$0.22	\$0.40 \$0.84	1.7% 2.3%	\$17.55 \$39.67		08/30/06 09/21/06			1,510,300	17.7 19.3	232.6% 379.2%	
rcersburg Financial Corporation	MCBG	Bank	03/31/06	122,449	103,223	12,697	12,697	1,446	720,000	\$17.63	\$17.63	NA	NA	\$0.00	\$0.00	0.0%	\$50.75	\$41.00	10/04/05	07/19/06	\$41.00	0	NA	232.5%	-8.9%
Penn Bancorp, Inc. B Corporation	MBP MNBC		06/30/06 06/30/06	456,685 276,370	341,914 194,344	37,402 24,536	36,926 24,536	4,856 1,311	3,347,111 1,097,000	\$11.17 \$22.37	\$11.03 \$22.37	\$1.44 \$1.20	NA NA	\$0.20 \$0.25	\$0.78 \$0.98	3.2% 2.7%	\$27.25 \$43.00		03/27/06		\$25.30 \$36.75	513 9	17.6 30.6	226.4% 164.3%	4.0% -9.4%
ncy Bank Financial, Inc.	MYBF	Bank	06/30/06	179,624	139,599	18,054	18,054	1,987	765,074	\$23.60	\$23.60	\$2.60	NA	\$0.24	\$0.95	3.0%	\$34.25	\$30.55	03/23/06	08/04/06	\$31.75	225	12.2	134.6%	-2.8%
onal Penn Bancshares, Inc.	NPBC NEED		06/30/06	5,225,420	3,786,748	518,739	234,836	61,509	48,119,272	\$10.78 \$200.47	\$4.88	\$1.32 \$14.40	\$1.30	\$0.16 \$1.00	\$0.64	3.3%	\$22.50	\$17.52 \$240.00		10/19/05	\$19.62 \$255.00	86,644	14.9	182.0%	6.1%
ifs Bancorp, Inc. w Century Bank	NEFB NCYB		06/30/06 06/30/06	212,617 216,798	170,941 161,889	39,682 15,479	39,682 15,479	2,862 822	197,941 1,984,370	\$200.47 \$7.80	\$200.47 \$7.80	\$14.49 \$0.46	NA NA	\$1.00 \$0.00	\$4.00 \$0.00	1.6% 0.0%	\$255.00 \$9.50	\$240.00 \$7.50	08/09/06 06/27/06		\$255.00 \$9.15	0	17.6 19.9	127.2% 117.3%	2.7% NA
w Tripoli Bancorp, Inc.	NTBP	Bank	03/31/06	233,551	163,317	31,524	31,524	3,445	73,000	\$431.84	\$431.84	NA	NA	\$0.00	\$13.01	4.3%	NA	NA			\$600.00	0	12.7	138.9%	0.0%
rth Penn Bancorp, Inc. (MHC) rthumberland Bancorp	NPEN NUBC		06/30/06 03/31/06	116,753 314.537	87,468 273,570	12,748 23,368	12,748 23,368	(37) 2,712	1,443,555 1,362,792	\$8.83 \$17.15	\$8.83 \$17.15	(\$0.02) \$1.99	NA NA	\$0.03 \$0.08	\$0.09 \$0.29	1.0% 1.0%	\$11.75 \$34.50		09/28/06 10/14/05		\$11.75 \$32.75	205 17	NM 16.5	133.1% 191.0%	14.1% -2.2%
rthumbenand Bancorp rthwest Bancorp, Inc. (MHC)	NWSB		06/30/06	6,584,367	5,314,925	594,730	427,550	57,688	50,097,207	\$17.15 \$11.87	\$8.53	\$1.99	\$1.12	\$0.08	\$0.29 \$0.66	2.8%	\$34.50		08/18/06		\$32.75 \$25.50	27,611	22.4	214.8%	
rwood Financial Corp.	NWFL		06/30/06	455,159	353,467	49,192	48,945	5,733	2,799,897	\$17.57	\$17.48	\$2.02	\$2.05	\$0.21	\$0.82	2.7%	\$33.75	\$29.05	05/10/06	10/18/05	\$31.11	1,017	15.4	177.1%	1.3%
d Forge Bank nega Financial Corporation	OLDF OMEF		06/30/06 06/30/06	214,567 1,908,401	178,281 1,383,863	31,104 318,819	30,829 152,487	3,280 21,605	NA 12,548,843	NA \$25.41	NA \$11.89	NA \$1.70	NA \$1.70	\$0.00 \$0.31	\$0.00 \$1.24	0.0% 4.1%	\$83.75 \$34.21	\$83.50 \$25.42	07/10/06 03/27/06	06/30/06 10/19/05	\$83.75 \$30.07	20,745	NA 17.7	NA 118.3%	26.9% 7.9%
stown Financial Services, Inc.	ORRF	Bank	06/30/06	767,939	618,702	85,046	63,354	10,900	6,124,243	\$13.86	\$10.32	\$1.88	NA	\$0.20	\$0.74	2.2%	\$39.00	\$31.80	06/08/06	03/23/06	\$37.05	777	19.7	267.3%	7.4%
rkvale Financial Corporation enn Laurel Financial Corp	PVSA PELA		06/30/06 03/31/06	1,858,715 212,706	1,451,764 171,023	122,704 19,172	90,538 18,001	13,312 1,924	5,669,064 1,052,000	\$21.64 \$18.23	\$15.97 \$17.12	\$2.33 \$1.80	\$2.42 NA	\$0.20 \$0.18	\$0.80 \$0.71	2.5% 3.3%	\$33.75 \$24.25	\$27.00 \$21.00	09/06/06 10/06/05	04/11/06 08/28/06	\$32.05 \$21.05	3,497 725	13.8 11.3	148.1% 120.4%	13.7% -6.6%
enn Laurel Financial Corp enns Woods Bancorp, Inc.	PELA PWOD		03/31/06	212,706 576,305	171,023 376,944	19,172 71,632	18,001 68,600	1,924 10,315	1,052,000 3,931,787	\$18.23 \$18.22	\$17.12 \$17.45	\$1.80 \$2.61	NA NA	\$0.18 \$0.44	\$0.71 \$1.70	3.3% 4.6%	\$24.25 \$40.00	\$21.00 \$36.50		08/28/06	\$21.95 \$38.20	725 2,532	11.3 14.6	120.4% 209.7%	-6.6% -1.7%
nnsylvania Commerce Bancorp, Inc.	COBH		06/30/06	1,783,933	1,416,490	93,630	93,630	7,888	6,112,304	\$15.15	\$15.15	\$1.23	\$1.25	\$0.00	\$0.00	0.0%	\$36.00	\$25.58	10/11/05	08/18/06	\$26.25	2,517	21.3	173.3%	-17.6%

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

Contact: Doug major, v.i .																										
\$=000's; except per share which is in \$					BASIC	DATA DATE	L			SHARE IN	FORMATION DAT	<u>: A</u>		DIVID	END DATA						PRICIN	G DATA				
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)
												Diluted										Avg				
							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	Industry	Date	Assets	Deposits	Equity	Equity	Income	Outstanding	per Share (\$)	per Share (\$)	(\$)LTM	Current Year	Declared (\$)	LTM	Yield (%)	Price (\$)	Price (\$)	Date	Date	09/29/06	09/29/06	09/29/06	09/29/06	Chg	Return
(94) Peoples Financial Services Corp.	PFIS	Bank	06/30/06	397,841	309,438	39,455	37,955	4,051	3,145,300	\$12.54	\$12.07	\$1.27	NA	\$0.19	\$0.76	2.9%	\$33.75	\$26.30	11/16/05	09/15/06	\$26.50	412	20.9	211.3%	-15.6%	-13.9% (94)
(95) Peoples Limited	PPLL	Bank	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	\$48.00	07/28/06	01/25/06	\$58.00	0	16.4	191.9%	46.8%	46.8% (95)
(96) PNC Financial Services Group, Inc.	PNC	Bank	06/30/06	94,914,000	63,493,000	8,827,000	4,714,000	1,424,000	294,700,000	\$29.92	\$15.97	\$4.81	\$5.04	\$0.55	\$2.10	3.0%	\$73.55	\$54.73	09/21/06	10/12/05	\$72.44	956,895	15.1	242.1%	17.2%	20.0% (96)
(97) Prudential Bancorp, Inc. of Pennsylvania (MHC)	PBIP	Thrift	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	\$13.17	7,080	42.5	181.3%	11.1%	12.2% (97)
(98) PSB Bancorp, Inc.	PSBI	Bank	06/30/06	562,371	508,883	46,873	NA	(6,078)	5,142,526	\$9.11	NA	(\$1.25)	NA	\$0.00	\$0.00	0.0%	\$16.41	\$10.00	08/31/06	07/25/06	\$15.94	44,247	NM			38.6% (98)
(99) QNB Corp.	QNBC	Bank	06/30/06	591,492	462,588	46,510	46,442	5,624	3,126,985	\$14.87	\$14.85	\$1.77	NA	\$0.21	\$0.83	3.4%	\$29.10	\$24.30	10/14/05	09/11/06	\$24.75	565	14.0	166.4%	-8.3%	-6.1% (99)
(100) Republic First Bancorp, Inc.	FRBK	Bank	06/30/06	861,748	644,741	69,369	69,369	9,935	9,492,149	\$7.31	\$7.31	\$1.03	NA	\$0.00	\$0.00	0.0%	\$14.24	\$10.09	05/03/06	10/31/05	\$13.26	10,187	12.9	181.4%	10.9%	10.9% (100)
(101) Royal Bancshares of Pennsylvania, Inc.	RBPAA	Bank	06/30/06	1,359,209	758,445	155,918	155,918	30,421	12,501,694	\$12.18	\$12.18	\$2.36	\$1.60	\$0.28	\$1.09	4.1%	\$27.50	\$21.68	08/18/06	10/06/05	\$27.09	9,337	11.5	222.4%	17.0%	20.9% (101)
(102) S&T Bancorp, Inc.	STBA	Bank	06/30/06	3,301,896	2,496,909	337,598	284,979	54,404	25,690,880	\$13.14	\$11.09	\$2.06	\$2.09	\$0.29	\$1.16	3.6%	\$39.24	\$29.67	12/05/05	08/11/06	\$32.50	70,122	15.8	247.3%	-11.7%	-9.4% (102)
(103) SE Financial Corp.	SEFL	Thrift	07/31/06	171,963	130,543	23,886	23,886	78	2,286,375	\$12.58	\$12.58	\$0.02	NA	\$0.03	\$0.12	0.9%	\$14.24	\$12.25	01/20/06	08/16/06	\$12.95	1,450	NM	102.9%	-6.3%	-5.7% (103)
(104) Somerset Trust Holding Company	SOME	Bank	06/30/06	435,213	360,703	33,611	33,598	3,917	2,450,000	\$13.72	\$13.71	\$1.60	NA	\$0.12	\$0.46	2.9%	\$17.50	\$14.75	10/20/05	05/09/06	\$16.75	394	10.5	122.1%	1.2%	3.4% (104)
(105) Sovereign Bancorp, Inc.	SOV	Thrift	06/30/06	88,753,067	52,592,488	8,451,141	2,888,890	428,880	474,877,950	\$17.92	\$5.85	\$1.07	\$1.54	\$0.08	\$0.21	1.5%	\$22.86	\$19.39	11/04/05	10/28/05	\$21.51	2,027,045	20.1	120.0%	4.5%	5.5% (105)
(106) Sterling Financial Corporation	SLFI	Bank	06/30/06	3,094,126	2,353,591	302,357	205,748	40,742	28,854,315	\$10.48	\$7.13	\$1.39	\$1.44	\$0.15	\$0.57	2.7%	\$22.79	\$18.02	09/05/06	10/12/05	\$21.99	50,162	15.8	209.8%	11.1%	13.3% (106)
(107) Susquehanna Bancshares, Inc.	SUSQ	Bank	06/30/06	8,256,165	5,917,311	904,929	552,193	82,495	51,798,970	\$17.47	\$10.66	\$1.73	\$1.64	\$0.24	\$0.96	3.9%	\$25.77	\$22.01	03/31/06	10/28/05	\$24.44	169,845	14.1	139.9%	3.2%	6.3% (107)
(108) TF Financial Corporation	THRD	Thrift	06/30/06	674,134	479,729	62,873	58,304	5,719	2,870,485	\$23.33	\$21.72	\$2.07	NA	\$0.19	\$0.75	2.5%	\$33.00	\$26.54	09/13/06	07/07/06	\$30.64	2,937	14.8	131.3%	7.7%	9.9% (108)
(109) Tower Bancorp, Inc.	TOBC	Bank	06/30/06	543,900	393,028	79,089	60,945	5,881	2,371,400	\$33.35	\$25.70	\$3.23	NA	\$0.26	\$0.98	2.3%	\$49.75	\$42.25	07/19/06	05/11/06	\$44.60	785	13.8	133.7%	-6.6%	-4.6% (109)
(110) Turbotville National Bancorp, Inc.	TVNB	Bank	03/31/06	87,729	71,140	11,910	11,910	NA	12,143	\$980.81	\$980.81	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA	NA	NA	NA (110)
(111) UNB Corporation	UNPA	Bank	06/30/06	100,648	88,408	9,202	9,202	347	58,447	\$157.44	\$157.44	\$5.93	NA	\$0.00	\$0.00	0.0%	\$177.00	\$127.00	12/22/05	07/18/06	\$128.00	6	21.6	81.3%	-27.7%	-27.7% (111)
(112) Union Bancorp, Inc.	UBPT	Bank	06/30/06	134,159	119,951	12,163	11,594	567	481,991	\$25.23	\$24.05	NA	NA	\$0.35	\$0.35	5.8%	\$25.75	\$24.10	04/11/06	09/18/06	\$24.25	38	NA	96.1%	-5.1%	-3.8% (112)
(113) Union National Financial Corporation	UNNF	Bank	06/30/06	500,932	330,483	26,392	26,392	2,914	2,518,260	\$10.48	\$10.48	\$1.15	NA	\$0.16	\$0.64	3.4%	\$22.50	\$18.36	11/09/05	03/24/06	\$18.90	404	16.4	180.3%	-13.1%	-10.9% (113)
(114) Univest Corporation of Pennsylvania	UVSP	Bank	06/30/06	1,851,573	1,439,777	178,116	135,437	25,325	12,941,415	\$13.76	\$10.46	\$1.95	NA	\$0.20	\$0.77	2.8%	\$30.11	\$24.00	08/04/06	03/09/06	\$28.89	22,589	14.8	210.0%	19.0%	21.6% (114)
(115) West Milton Bancorp, Inc.	WMBC	Bank	03/31/06	236,254	204,230	15,406	15,406	2,582	794,774	\$19.38	\$19.38	\$3.24	NA	\$0.34	\$1.58	2.6%	\$55.00	\$48.50	11/15/05	03/06/06	\$51.75	56	16.0	267.0%	0.5%	2.6% (115)

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