

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the Pennsylvania banking industry for the quarter ending September 30, 2006. It includes data on all 248 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 12/29/06 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 statement. This is because Call Report data is collected based on the state of record for the bank charter. Pennsylvania is among those states impacted by this change. Therefore, year-to-year comparisons in the aggregate statewide data should be used with caution as can be seen in the data below. Here is a synopsis of the Pennsylvania banking industry for the quarter ending September 30, 2006:

THIRD QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 248 remaining banks in Pennsylvania (down from 267 in December of 2003), recorded a -11% decrease in earnings for the nine month period ending 9/30/06 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 134 institutions (55%) registered a decrease in earnings from and 108 institutions (45%) reported an increase. The median performance for all institutions was a -2.4% decrease. Nonetheless, 90% of all PA institutions were profitable during Q3-06. Here is the aggregate data; individual institutional data is contained on pages 9-20.

248 PENNSYLVANIA INSTITUTIONS (see pages 6-8 for complete details)	12 Months Ending: 12/31/05	9 Months Ending: <u>9/30/05</u>	9 Months Ending: <u>9/30/06</u>	% Change 9 Mos. '05 vs 9 Mos. '06
Net Income After Tax (\$ millions)	\$4,069	\$3,095	\$2,744	-11%
Return on Assets (R.O.A.)	1.13%	1.15%	0.91%	
Gross Loans (\$ billions)	\$224	\$223	\$254	14%
Deposits (\$ billions)	\$276	\$272	\$300	10%
Net Interest Margin	3.27%	3.26%	2.99%	
Efficiency Ratio	63.0%	62.9%	64.9%	
Non-Interest Inc. % Avg. Assets	1.6%	1.6%	1.5%	
Non-Performing Assets (\$ billions)	\$1,376	\$1,249	\$1,262	1%
Tier 1 Leverage	7.6%	7.8%	7.9%	
Reserves % Non-Perf. Loans	183%	213%	206%	
Provision for Losses (\$ millions)	\$94	\$53	\$103	94%
Liquidity (loans % deposits)	81%	82%	85%	

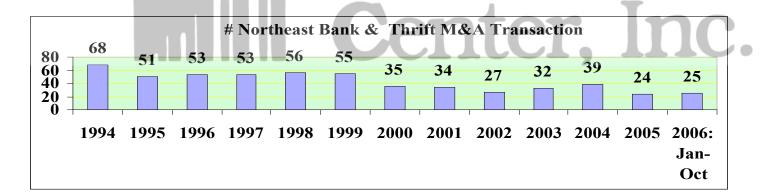
We include below 9-*month* summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING D	ATA as	of 9/30/)6				New			
(\$=Billions, except net inc.)	СТ	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	56	36	190	26	12	19	339	195	130	248
% Institutions Profitable	91%	97%	94%	100%	83%	100%	94%	90%	86%	90%
Total Assets (\$ Bils)	\$64	\$56	\$243	\$19	\$21	\$9	\$412	\$1,334	\$137	\$427
Total Deposits (\$ Bils)	\$47	\$40	\$170	\$13	\$13	\$7	\$290	\$919	\$89	\$300
Gross Loans (\$ Bils)	\$46	\$39	\$96	\$13	\$13	\$6	\$212	\$711	\$81	\$254
Net Inc. After Tax (\$ Mils)	\$352	\$408	\$1,819	\$166	\$162	\$79	\$2,986	\$11,626	\$886	\$2,744
Return on Assets (R.O.A.)	0.82%	1.05%	1.03%	1.16%	1.06%	1.25%	1.01%	1.23%	0.90%	0.91%
Return on Equity (R.O.E.)	6.91%	5.83%	11.57%	11.59%	12.39%	14.37%	9.6%	12.69%	7.97%	9.64%
Net Interest Margins	3.29%	4.37%	2.38%	3.41%	3.08%	4.25%	2.88%	3.17%	2.82%	2.99%
Efficiency Ratio	65.4%	64.26%	68.5%	55.9%	57.1%	63.4%	66.4%	62.1%	57.2%	64.9%
Non-Perf. Assets % Assets	0.20%	0.33%	0.10%	0.20%	0.20%	0.50%	0.20%	0.40%	0.30%	0.30%

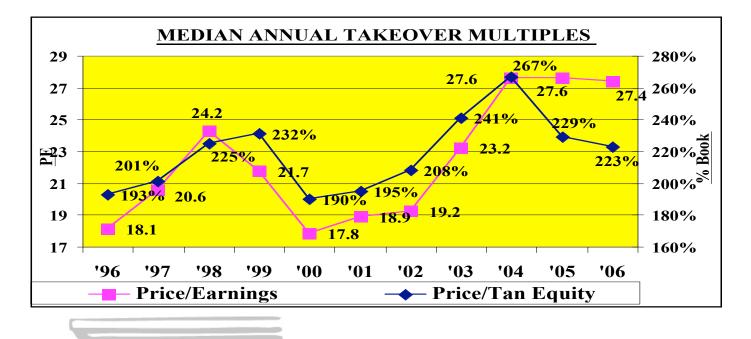
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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.

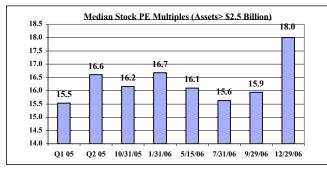
John S. Carusone, President

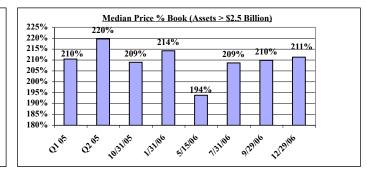
35.0 30.0 25.0 20.0 15.0 10.0 -	27.8 28.4 22.1 22.0 20.6 18.2 18.0 16.0 11.4 96 97 98 99 '00 '01 BNKS & THRFTS PE (SNL)	29.6 19.1 19.1 14.3 14.3 102 '03 	.3 17 7.3 18 '04	16.2 16.2 105 '06 E (OPER)	Acquisitio Baks & Th 2 Mos. (LT 5 - Dec '06	ons: rifts M)	29 27 25 21 21 21 21 21 21 2014 21 2014 21 96 796 796	24.2 225 225 20.6 .1 '97 '98 'rice/Earni	17.8 '99 '00 '01	2 208' 18.9 19.5% 18.9	267% 27.6 2241% 23.2 % 2 03 '04 ' icce/Tan Ec	229% 25.0 223% 223% 05 '06 uuity	280% 260% 240% 220% ²⁰ 200% ³⁰ 180% 160%
	Buyer	Assets	States	<u>Target</u>	Assets	State	Completion	Deal \$	Deserves	0/	-	ICE:	0/
		\$MM's	State		\$MM's	State		\$ MM's	Payment	% Equity	% Tan. Eq.	(X) LTM Inc	% Deps
(1)	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
(2)	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
(3)	NewAlliance Bancshares, Inc.	6,490,974	СТ	Cornerstone Bancorp, Inc.	232,789	CT	1/3/06	52,877	Cash,Common S	1.93	1.93	32.6	28.18
(4)	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
(5)	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
(6)	First Republic Bank	8,441,586	CA	First Signature Bank & Trust C	516,876	NH	1/31/06	N/A	N/A	N/A	N/A	N/A	N/A
(7)	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
(8)	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
(9)	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
(10)	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
(11)	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
(12)	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
(13)	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
(14)	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
(15)	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
(16)	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
(17)	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
(18)	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
(19)	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
(20)	Franklin Financial Services Corporati		PA	Fulton Bancshares Corporation		PA	7/1/06	23,530	Cash,Common S		1.6	N/A	21.76
(21)	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
(22)	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
(23)	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
(24)	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
(25)	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
(26)	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
(27)	J.P. Morgan Chase & Company	############	NY	Bank of New York	87,750,000	NY	10/2/06	3,100,000	Cash	0.36	0.55	2.42	4.68
(28)	Alliance Financial Corporation	980,421	NY	Bridge Street Financial, Inc.	227,400	NY	10/6/06 10/6/06	57,594		2.15	2.46	63.98	31.13
(29)	Webster Financial Corp.	17,907,186	CT	NewMil Bancorp, Inc.	877,774	СТ	10/0/08	173,529	Common Stock		3.79	19.74	27.1
(30)	Passumpsic Bancorp	415,013	VT	Siwooganock Holding Co, Inc.	139,194	NH	11/30/06	16,698	Cash	1.25	1.25	19.37	14.34
(31)	Capital One Financial Corp.	88,701,411	VA	North Fork Bancorporation	57,616,871	NY	11/30/06	13,358,377	Cash,Common S	1.42	4.38	15.54	35.91
(32)	First Marblehead Corp.	N/A	MA	Union Federal Savings Bank	38,872	RI	12/4/06	N/A	N/A Cont	N/A	N/A	N/A	N/A
(33)	Community Bank System, Inc.	4,160,034	NY	ONB Corporation	95,457	NY		15,700	Cash	1.69	1.7	21.02	18.96
	AVERAGE									204%	234%	31.7	24.
	MEDIAN									196%	223%	24.9	25.
	MINIMUM VALUE MAXIMUM VALUE									0.36	0.55	2.4	4.
										3.67	4.55	86.2	41.

NORTHEAST BANKING STOCK TRADING DATA THROUGH 12/29/2006

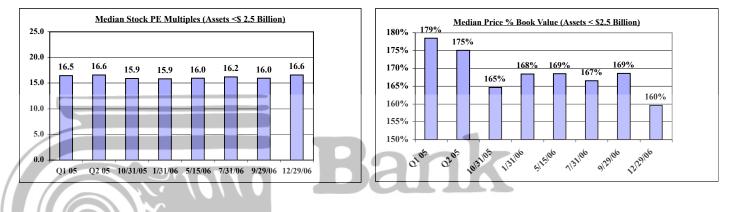
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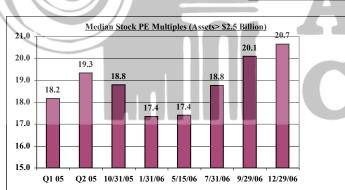
COMMERCIAL BANKS ASSETS GREATER THAN \$2.5 BILLION





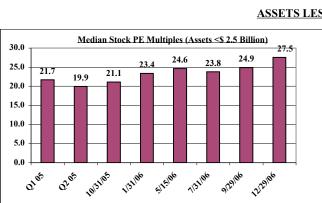
ASSETS LESS THAN \$2.5 BILLION



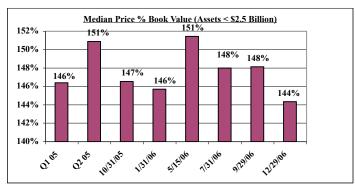


THRIFTS SSETS GREATER THAN \$2.5 BILLION





ASSETS LESS THAN \$2.5 BILLION



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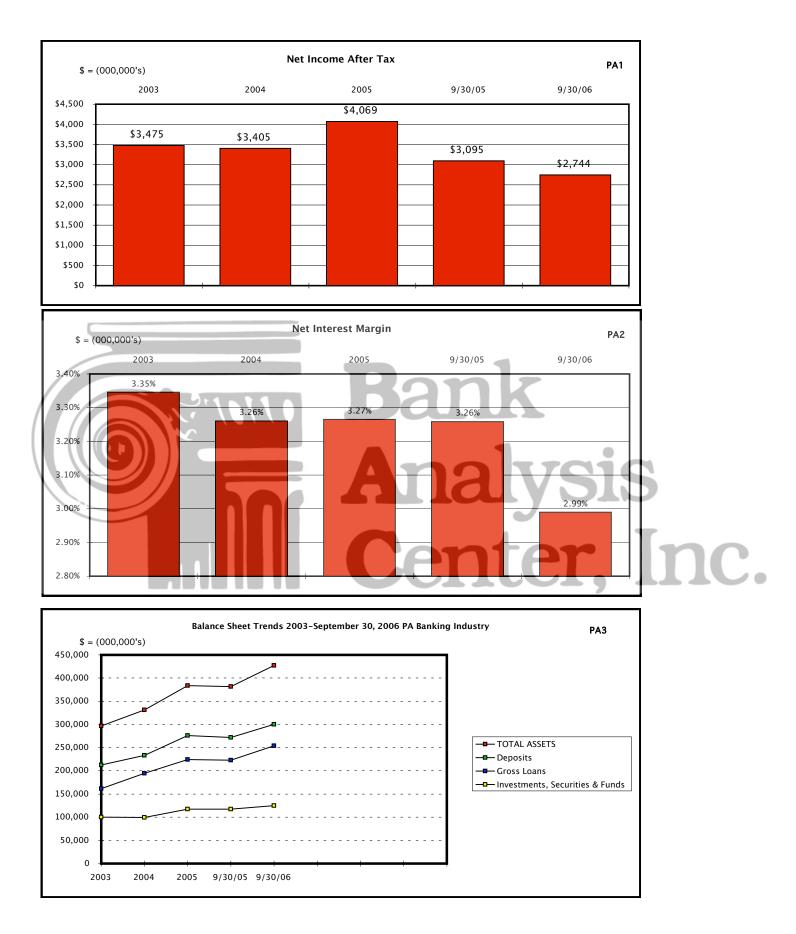
AGGREGATE PENNSYLVANIA BANKING INDUSTRY DATA AT 9/30/2006

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

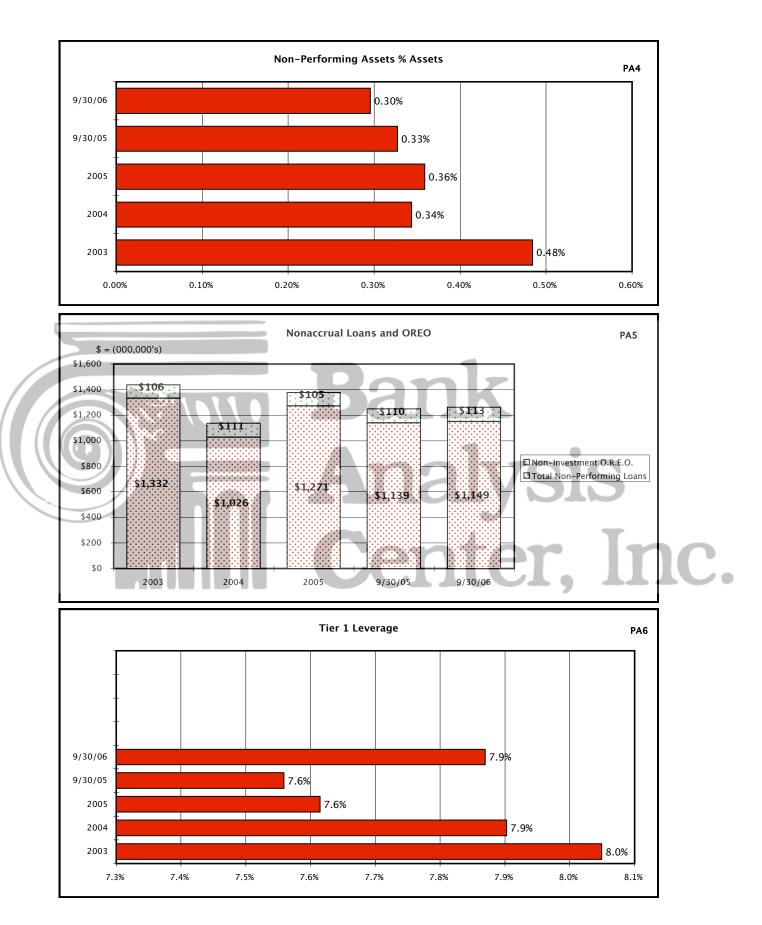
•	(NOTE: \$ in 000,000's @ Period End):	2003	2004	2005	9/30/05	9/30/06	2005 - 9	9/30/06	<u>9/30/05</u> -	<u>9/30/06</u>
		2005	2004	2005	5/56/05	5/50/00				
	NM = Not Meaningful						Increase/(D		Increase/(D	
	BASIC DATA:					-	<u>\$</u>	%	<u>\$</u>	<u>%</u>
	INSTITUTION COUNT: (Banks, Savings Banks & S&L's)									
(1)	Ending balance # institutions period end:	267	260	252	252	248	(4)	-2%	(4)	-2%
(2)	# Reporting profits	252	241	227	229	224				
(3)	% Reporting Profits	94%	93%	90%	91%	90%				
	BALANCE SHEET DATA:									
(4)	ASSETS Gross Loans	161,830	194,639	224,246	222,900	253,973	29,727	13%	31,074	14%
(5)	-Allowance for Loan Losses	2,186	2,327	2,327	2,421	2,365	37	2%	(57)	-2%
(6)	Net Loans	159,645	192,311	221,919	220,479	251,609	29,690	13%	31,130	14%
(7)	Investments, Securities & Funds	99,777	99,252	117,067	117,304	124,714	7,647	7%	7,410	6%
(8)	TOTAL EARNING ASSETS	259,421	291,563	338,985	337,783	376,323	37,338	11%	38,540	11%
(9)	90 Days Past Due Loans	256	241	381	351	228	(153)	-40%	(122)	-35%
(10)	+Non-Accrual Loans	1,076	785	890	789	921	31	3%	132	17%
(11)	=Total Non-Performing Loans	1,332	1,026	1,271	1,139	1,149	(122)	-10%	10	1%
(12)	OREO(Non-Direct Investment)	106	111	105	110	113	9	8%	4	3%
(13)	TOTAL NON-PERFORMING ASSETS	1,438	1,137	1,376	1,249	1,262	(114)	-8%	14	1%
(14)	All Other Assets(Cash Due,Bldgs,Prems.&Equip,Intngs,Other Assets)	36,028	38,244	43,245	42,871	49,853	6,608	15%	6,982	16%
(15)	TOTAL ASSETS	296,887	330,945	383,606	381,903	427,439	43,832	11%	45,536	12%
	LIABILITIES & EQUITY									
(16)	Total deposits	212,532	233,515	276,040	271,990	300,483	24,444	9%	28,493	10%
(17)	All other borrowings & liabilities	56,253	65,820	72,441	75,261	85,979	13,537	19%	10,718	14%
(18)	Total equity capital and surplus	28,1 03	31,610	35,125	34,652	40,977	5,851	17%	6,325	18%
(19)	TOTAL LIABILITIES & EQUITY	296,887	330,945	383,606	381,903	427,439	43,832	11%	45,536	12%
				-						
	INCOME STATEMENT:						(Annual			
(20)	Net Interest Earned	8,5 54	8,936	10,470	7,822	8,014	216	2%	192	2%
(21) (22)	+Non-Interest Income +Gains/Losses on Securities	5,790 220	5,695 100	5,942 (43)	4,395 3	4,399 (184)	(76) (202)	-1% NM	4 (186)	0% NM
(22)	-Non-Interest Expense	8,876	9,359	10,201	7,587	7,932	375	4%	346	5%
(24)	-Provision for Loan Losses	222	152	94	53	103	44	47%	50	94%
(25)	=Pre Tax Income	5,465	5,220	6,074	4,581	4,194	(482)	-8%	(387)	-8%
(26)	NET INCOME AFTER TAX	3,475	3,405	4,069	3,095	2,744	(410)	-10%	(350)	-11%
(27) (28)	Charged-Off Loans Cumulative Charged-Off Loans	677 0	569 0	494	328	406	48 0	10% #DIV/0!	78 0	24% #DIV/0!
(29)	Number of full time equiv. employees	73,146	74,664	81,087	82,705	81,634	547	1%	(1,071)	-1%
	PERFORMANCE MEASURES:							T		
	(all ratios based on period end data unless otherwise indicated)									
(30)	Non-Performing Loans % Gross Loans	0.8%	0.5%	0.6%	0.5%	0.5%				-
(31)	Non-Performing Assets % Assets	0.5%	0.3%	0.4%	0.3%	0.3%				
(32)	Reserve % Non-Performing Loans	164% 1.21%	227% 1.10%	183% 1.13%	213%	206% 0.91%				
(33) (34)	Return on Average Assets (R.O.A.) Return on Average Equity (R.O.E.)	12.66%	11.55%	12.18%	1.15% 12.43%	9.64%	2			
(35)	Non-Interest Expense % Average Assets	3.1%	3.0%	2.8%	2.8%	2.6%				
(36)	Non-Interest Income % Average Assets	2.0%	1.8%	1.6%	1.6%	1.5%				
(37)	Non-Interest Expense Efficiency Ratio	62.6%	64.8%	63.0%	62.9%	64.9%				
(38)	Net Interest Margin	3.35%	3.26%	3.27%	3.26%	2.99%				
(39)	Tier 1 Leverage	8.0%	7.9%	7.6%	7.6%	7.9%				
(40)	Adjusted Tier 1 Leverage COMPOSITION OF EARNING ASSETS	8.4%	8.3%	7.8%	7.9%	8.1%				
(41)	% Investments, Securities, Funds	38%	34%	35%	35%	33%				
(42)	% Loans (net)	62%	66%	65%	65%	67%				
(43)	Total	100%	100%	100%	100%	100%				
(44)	Loans % Deposits	76%	83%	81%	82%	85%				
	Note: Adjusted Tier 1 Leverage: (Common equity + noncumulative. perp. preferred +	 surplus + reserv 	e for loan losses -	total non-perform	ming loans - 20%	of O.R.E.O				

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

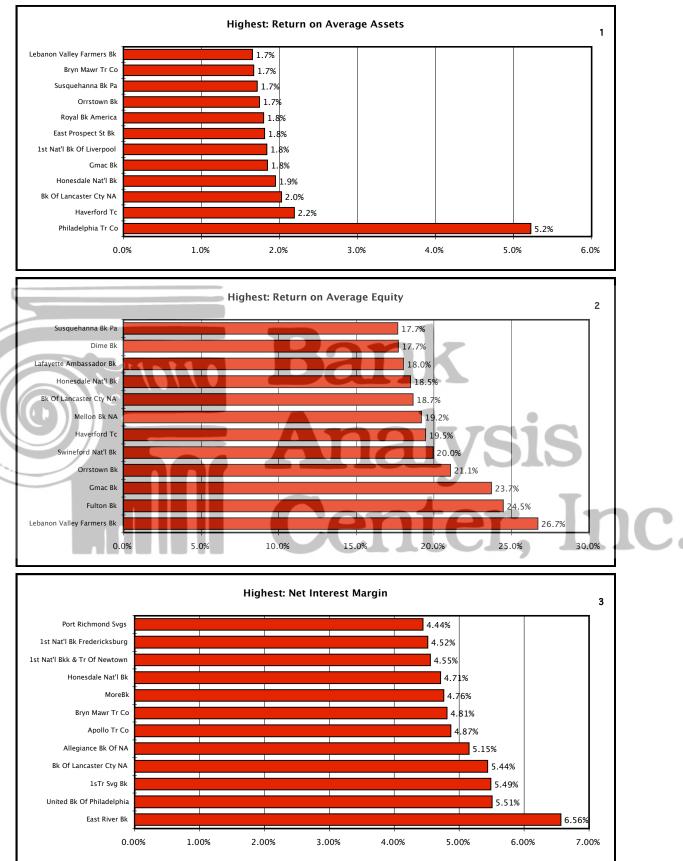
PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 09/30/06



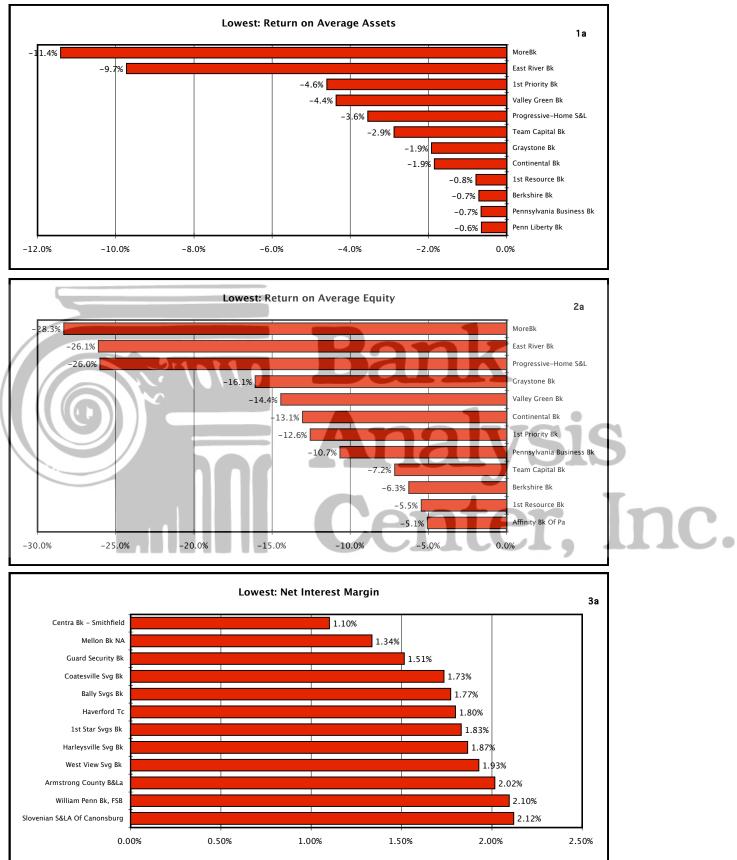
PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 09/30/06



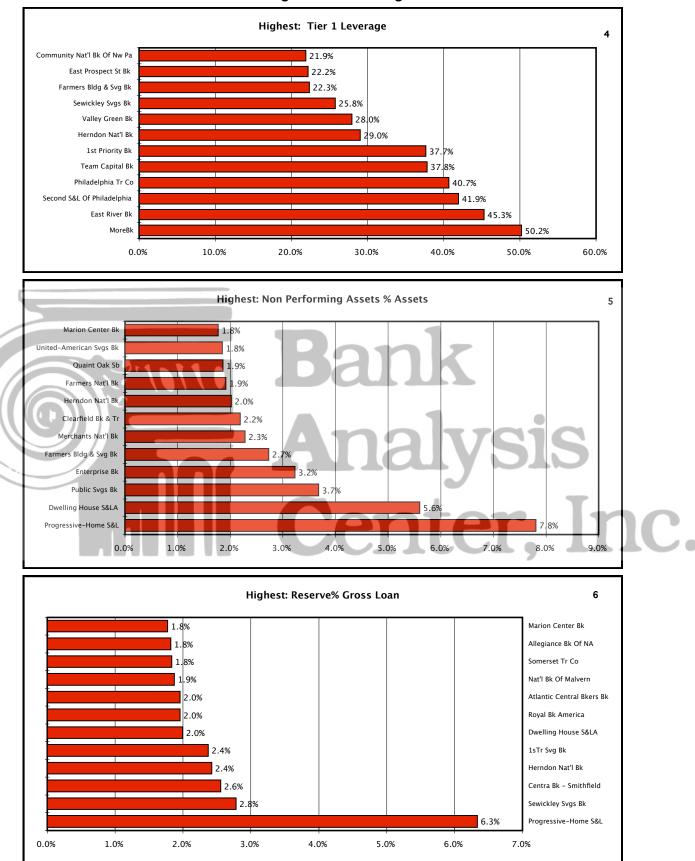
12 Highest Percentage



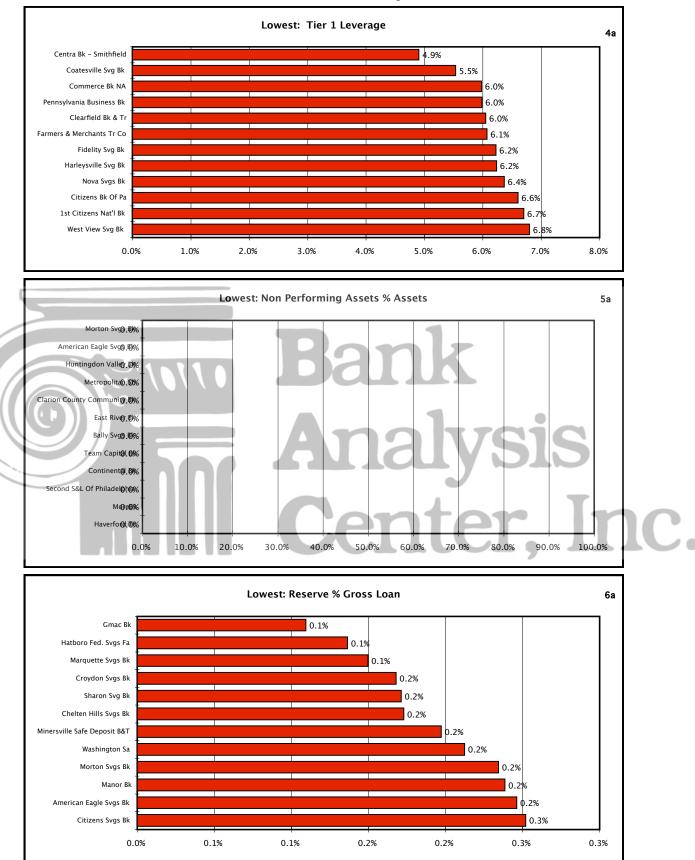
12 Lowest Percentage



12 Highest Percentage



12 Lowest Percentage



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

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

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

Contact: Doug Major, V.P.									``	AS OF 3		DER 30,					,												
	(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	<u>ATA (S</u>	<u>elect)</u>			<u>N O N</u>	- P E F	FO	RMI	NG		BALA	ANCI	ESHEE	Ι	<u>c</u>	APIT	<u>A L</u>		<u>0</u>	PERA	TING		1	<u>PROF</u>	<u>IT</u>
								UNRLZD.									<u> </u>	B (11			-	•						-	.
	Total	NET INC	COME	Realized Net	Total	Groce	Investmnts. + Securities	Securities Gains/ Noi	- Non-		Total	Reserve	Non- Perf.	Loans % S	ecurities		Commercial Risk	Retail Risk & Go	Other ovt. Risk		Adj.	Gross Loans	Full	Non- Interest	Non- Interest	Non- Interest	Net Interest	Return	Return
Bank (\$000's)	Assets	After		Gains/	Equity		+Fed Funds	Losses qualifyin		Non-	Non-		Assets		Earning R	eserve	Loans	Loans		Tier 1		% Total	Time	Income E		Expense	Margin	on Average	Average Bank
	Period	Prior		(Loss) on	or	Period	Sold	"Held to Intangib		nvestment				Assets	Assets %		% Gross					Deposits		Average %	•	•	stimated)	Assets	Equity #
" Bank Name	End	09/05		Securities	Surplus	End	(Per. End)	Maturity" Asset	s NA's+90+	0.R.E.O.	Assets	Loans (F	Per. End)	(Avg Yr.)	(Avg Yr.)	Loans L	Loans (Est.) Lo	ans (Est.) Loa	ns (Est.) Per	r. End) (Pe	er. End) (F	-	Employ.	Assets	Assets	Ratio (Full	Tax Eqv)	(After tax)	(After tax)
ASSETS \$0-\$100 Million									i												İ						İ		İ
(1) Affinity Bank Of Pa	98,109	105	(429)		11,187	56,663	37,408	0 328	0	0	0	0%	0.0%	53%	47%	1.1%	53%	47%		12.2%	12.9%	70%	21	0.14%	3.00%	106.1%	2.80%	-0.59%	-5.1% (1)
 (2) American Eagle Svgs Bank (3) Armstrong County B&La 	31,555 64,898	(19) 269	(95) 203	0	3,480 10,951	13,808 34,312	15,777 29,332	0 0	373	0	0 373	0% 34%	0.0% 0.6%	47% 53%	53% 47%	0.2% 0.4%	0% 6%	100% 94%		10.3% 16.7%	10.4% 16.3%	77% 64%	/	0.13% 0.04%	2.76% 1.37%	117.2% 68.4%	2.37% 2.02%	-0.41% 0.41%	-3.5% (2) 2.5% (3)
(4) Asian Bank	71,531	233	(105)	0	6,949	47,622	20,745	(69)	0	0	0	0%	0.0%	75%	25%	1.6%	95%	5%	0%	8.1%	9.0%	79%	23	0.57%	4.58%	107.4%	3.87%	-0.21%	-2.1% (4)
(5) Bally Savings Bank	23,512	98	83	0	2,378	12,776	9,927	0 (0	0	0	0%	0.0%	55%	45%	0.8%	6%	83%	11%	10.2%	10.6%	61%	3	0.01%	1.02%	59.7%	1.77%	0.46%	4.7% (5)
(6) Bank Of Canton(7) Berkshire Bank	80,890 90,144	237 67	430 (433)	0	7,665 9,005	62,538 67,684	11,427 17,085	0 0		0	796 238	85% 330%	1.0% 0.3%	88% 76%	12% 24%	1.1% 1.2%	35% 59%	52% 41%	13% 0%	9.6% 10.4%	9.4% 11.0%	107% 92%	26 31	0.51% 0.34%	2.91% 3.40%	70.1% 112.0%	4.02% 2.83%	0.75% -0.71%	7.7% (6) -6.3% (7)
(8) Cambria County FS&LA	43,196	269	234	0	9,003 5,167	27,270	14,888	0 0		0	38	361%	0.3%	66%	34%	0.5%	8%	92%		12.3%	12.5%	92 % 74%	9	0.21%	2.18%	65.5%	3.21%	0.74%	6.2% (8)
(9) Chelten Hills Svgs Bank	25,653	146	56	0	2,480	22,559	2,718	0 0		0	84	46%	0.3%	88%	12%	0.2%	1%	99%	0%	9.7%	9.5%	98%	4	0.24%	2.35%	83.0%	2.63%	0.30%	3.1% (9)
(10) Citizens National Bank(11) Clarion County Community Bank	56,529 51,392	334 (425)	308 (151)	24 0	8,035 7,798	26,066 41,086	25,527 7,708	(34)		37	226	151% 0%	0.4% 0.0%	49% 80%	51% 20%	1.1% 0.7%	21% 45%	67% 55%		14.7% 15.8%	14.9% 16.3%	55% 95%	16 21	0.31% 0.22%	2.76% 4.06%	73.7% 110.0%	3.74% 3.66%	0.73% -0.44%	5.2% (10) -2.6% (11)
(12) Community First Bank	63,277	(136)	95	0	5,594	40,481	17,368	0 0		33	1,057	51%	1.7%	70%	30%	1.3%	47%	49%	5%	9.4%	8.6%	84%	33	0.54%	2.93%	92.4%	2.90%	0.21%	2.3% (12)
(13) Community National Bank Of Nw Pa	66,114	676	673	0	14,680	35,470	26,733	X 2 7	155	0	155	275%	0.2%	56%	44%	1.2%	13%	80%		21.9%	22.0%	70%	23	0.78%	2.72%	57.1%	4.22%	1.35%	6.2% (13)
(14) County Svgs Bank (15) Croydon Svgs Bank	51,405 10,566	89 39	95	0	3,918 1.096	33,390 8,934	17,177	0 0	135	0	7 135	5343% 11%	0.0% 1.3%	66% 85%	34% 15%	1.1% 0.2%	11% 14%	89% 85%	0%	7.6% 9.9%	8.3% 8.7%	72% 95%	20 2	0.35%	3.75% 2.49%	90.7% 91.0%	3.87% 2.86%	0.25%	3.3% (14) 1.8% (15)
(16) Dwelling House S&LA	19,837	16	22	0	3,548	8,630	10,789	0	1,106	5	1,111	16%	5.6%	43%	57%	2.0%	12%	83%		16.2%	11.5%	55%	7	0.21%	4.02%	94.2%	4.30%	0.15%	0.8% (16)
(17) East Prospect St Bank	61,112	1,091	816	484	14,448	13,506	46,618		42	80	122	317%	0.2%	23%	77%	1.0%	15%	85%		22.2%	22.3%	30%	12	0.12%	1.91%	54.6%	3.43%	1.81%	7.6% (17)
(18) East River Bank (19) Elk County S&LA	42,934 N 10,715	N/A 100	(1,566)	0	15,993 2,366	34,218 7,707	6,164 2,847	0 0	60	43	0 103	0% 93%	0.0% 1.0%	85% 73%	15% 27%	0.7% 0.7%	35% 4%	65% 96%		45.3% 21.8%	46.0% 21.7%	128% 99%	24 3	0.29%	14.65% 2.88%	226.6% 91.0%	6.56% 3.20%	-9.73% -0.12%	-26.1% (18) -0.6% (19)
(20) Eureka Bank	95,851	63	743	0	19,987	71,751	21,823	0		400	738	181%	0.8%	77%	23%	0.9%	54%	45%		19.0%	19.3%	105%	15	0.10%	2.15%	62.8%	3.45%	1.04%	5.1% (20)
(21) Farmers Bldg & Svg Bank	46,640	316	163	0	10,418	27,846	16,059	· · · · ·	1,273	0	1,273	7%	2.7%	62%	38%	0.3%	0%	100%		22.3%	19.2%	78%	5 18	0.18%	1.95%	64.2%	3.02%	0.46%	2.1% (21)
(22) Fidelity S&LA Of Bucks Cty (23) First National Bank Of Lilly	65,815 22,067	121 114	104 74	0	10,369 3,284	36,030 6,953	28,149 13,796	0 158	106 133	23	106 156	326% 56%	0.2% 0.7%	54% 33%	46% 67%	1.0% 1.1%	5% 31%	95% 64%		15.9% 15.6%	16.0% 15.3%	72% 38%	18	0.20%	2.85% 2.80%	92.1% 80.5%	3.01% 3.51%	0.21%	1.3% (22) 3.0% (23)
(24) First National Bank Of Liverpool	36,390	618	492	0	4,516	29,034	6,209	(6)	95	0	95	394%	0.3%	83%	17%	1.3%	9%	88%		12.2%	13.0%	92%	14	0.51%	2.72%	58.1%	4.33%	1.84%	14.9% (24)
(25) First National Bank Of Minersville	84,048	456	225	(1)	10,852	36,328	44,733	(922)	164	0	164	247%	0.2%	44%	56%	1.1%	19%	71%		12.6%	11.8%	50%	23	0.48%	2.62%	79.1%	2.95%	0.35%	2.8% (25)
(26) First National Bank Of Port Allegany (27) First Priority Bank	94,668 73,7 56 1	538 N/A	403 (1,804)	(3)	8,517 18,262	54,168 34,552	36,065 37,999	(34)		12 0	853 0	58% 0%	0.9% 0.0%	60% 34%	40%	0.9% 1.3%	22% 39%	75% 61%	3% 0%	8.8% 37.7%	8.4% 38.6%	76% 86%	28 23	0.43% 0.51%	2.78% 6.49%	74.2% 216.3%	3.49% 2.53%	0.57% -4.60%	6.4% (26) -12.6% (27)
(28) First Resource Bank	62,664	(1,153)	(349)	0	8,385	55,104	6,571	0	0	0	0	0%	0.0%	73%	27%	1.1%	64%	36%	0%	15.0%	16.0%	112%	15	0.07%	3.73%	103.8%	3.58%	-0.79%	-5.5% (28)
(29) Gateway Bank Of Pa (30) Guard Security Bank	74,003 77,771	(903) 249	(265)	0	13,447 7,341	50,155 36,909	22,371 32,325	0 1	0	0	0 50	0% 400%	0.0%	58% 50%	42%	1.3% 0.5%	61% 40%	39% 60%	0%	18.9% 9.7%	19.9% 9.9%	86% 82%	17 23	0.07% 1.94%	3.07% 3.21%	104.9% 99.5%	2.93% 1.51%	-0.47% 0.03%	-2.6% (29) 0.3% (30)
(31) Halifax National Bank	79,219	362	380	13	10,019	55,440	16,556	1 (585	0	585	76%	0.7%	74%	26%	0.8%	40 %	50%		12.9%	12.8%	93%	23	0.24%	2.44%	68.4%	3.64%	0.68%	5.1% (31)
(32) Herndon National Bank	27,738	204	184	0	7,859	7,763	18,005	(161)		0	560	34%	2.0%	30%	70%	2.4%	28%	63%		29.0%	27.1%	39%	10	0.17%	2.33%	62.5%	3.82%	0.87%	3.2% (32)
(33) Huntingdon Svg Bank (34) Keystone St Svgs Bank	11,681 25,355	68	37	0	2,325 3.799	8,418 3,008	3,146 21,674	0 (86)	61	0	61	136% 2350%	0.5% 0.0%	68% 13%	32% 87%	1.0% 1.6%	5% 18%	95% 34%		19.8% 15.1%	20.0% 14.9%	90% 14%	2	0.06%	2.31% 2.34%	78.4% 83.7%	2.92% 2.80%	0.42% 0.41%	2.1% (33) 2.7% (34)
(35) Liberty Svgs Bank FSB	30,552	(15)	(97)	0	2,669	26,845	2,770	()	232	127	359	87%	1.2%	90%	10%	0.7%	8%	91%	0%	9.5%	9.3%	108%	12	0.27%	3.24%	103.1%	3.02%	-0.45%	-4.8% (35)
(36) Manor Bank	16,969	2	49	0	2,173	5,029	9,997	0 (44	0	44	27%	0.3%	34%	66%	0.2%	0%	100%	1	13.8%	13.6%	34%	5	0.37%	3.29%	87.3%	3.83%	0.38%	3.0% (36)
(37) Metropolitan Sb (38) Mifflin Cnty Sb	15,760 89,786	120 502	16 516	0	1,126 11,191	12,960 80,428	281 3,472	(1) 24	540	0	0 540	0% 104%	0.0%	98% 96%	2% 4%	0.6%	12% 27%	88% 71%	0% 2%	7.6% 12.7%	8.2% 12.7%	89% 1 11%	4	0.13%	2.38% 2.42%	91.5% 64.9%	2.81% 3.66%	0.14% 0.78%	1.9% (37) 6.3% (38)
(39) Milton Savings Bank	48,269	481	393	0	9,760	41,297	6,287	0 0	313	0	313	51%	0.6%	87%	13%	0.4%	12%	88%		18.8%	18.5%	110%	10	0.23%	2.07%	53.8%	3.68%	1.10%	5.5% (39)
(40) Morebank	18,604		(796)	0	7,494	4,369	12,260	× 7	0	0	0	0%	0.0%	26%	74%	1.0%	75%	25%		50.2%	50.4%	40%	16	0.43%	15.47%	330.0%	4.76%	-11.41%	-28.3% (40)
(41) Morton Svgs Bank (42) Nesquehoning Svg Bank	19,276 28,393	190 165	(4) 125	34	1,303 3,672	10,242 18,937	8,778 7,485	(48)	196	0	196	0% 60%	0.0% 0.7%	56% 69%	44% 31%	0.2% 0.6%	2% 9%	98% 84%	1	6.9% 12.7%	7.0% 12.2%	57% 92%	5	0.24% 0.21%	2.94% 2.37%	107.6% 77.4%	2.54% 3.05%	-0.03% 0.60%	-0.4% (41) 4.6% (42)
(43) Philadelphia Trust Co	27,864	1,182	1,108	125	11,680	13,825	10,628	0 203	27	0	27	604%	0.1%	58%	42%	1.2%	42%	46%		40.7%	41.1%	97%	18	23.90%	18.24%	69.8%	2.54%	5.22%	13.4% (43)
(44) Port Richmond Svgs	52,413	452	560	0	7,530	49,835	1,105	0 0	212	0	212	228%	0.4%	98%	2%	1.0%	12%	88%	0%	14.6%	15.1%	149%	10	0.19%	2.82%	62.5%	4.44%	1.46%	10.3% (44)
(45) Progressive-Home FS&LA (46) Province Bank FSB	51,565 81,192	(1,277)	(1,602)	0	7,666 14,876	31,459 40,315	17,609 38,279	0 1	2,748	1,277 0	4,025 0	73% 0%	7.8% 0.0%	58% 46%	42% 54%	6.3% 1.0%	5% 46%	94% 53%		10.6% 20.2%	9.0% 20.7%	72% 64%	13 21	0.03% 0.56%	3.64% 2.64%	123.7% 90.7%	3.16% 2.46%	-3.56% 0.16%	-26.0% (45) 0.9% (46)
(47) Public Svgs Bank	27,648	98	26	0	3,171	12,913	13,979		961	57	1,018	12%	3.7%	. 69%	31%	0.9%	24%	76%		12.2%	8.9%	53%	10	4.56%	7.95%	99.9%	3.51%	0.13%	1.3% (47)
(48) Quaint Oak Sb	59,958	376	433	0	4,601 6,661	56,932 6,181	2,496 7,493	0	1,114	0	1,114	48%	1.9%	95%	5%	0.9%	34% 14%	66%	0%	7.7% 41.9%	6.7%	103% 91%	6	0.02%	1.37%	42.4% 90.4%	3.23%	0.99%	13.2% (48)
(49) Second FS&LA Of Philadelphia (50) Slovak Svgs Bank	13,991 53,658	305	30	0	6,717	41,809	10,127	(108)	681	0	681	16%	0.0% 1.3%	42% 80%	58% 20%	1.0% 0.3%	26%	86% 74%		12.4%	42.3% 11.2%	132%	4	0.03%	3.11% 1.10%	47.6%	3.49% 2.37%	0.33% 0.78%	0.7% (49) 6.3% (50)
(51) Tioga-Franklin Savings Bank	19,534	(12)	5	0	2,873	13,156	5,671	0 0	95	0	95	109%	0.5%	65%	35%	0.8%	10%	89%	0%	15.4%	15.4%	87%	4	0.00%	2.58%	101.1%	2.65%	0.04%	0.2% (51)
(52) Turbotville National Bank (53) Union B&L Svg Bank	90,210 35,045	761 161	750 106	0	12,539 5,836	52,239 30,088	33,053 3,860	0 (19)	461	0 26	866 487	68% 49%	1.0% 1.4%	61% 85%	39% 15%	1.1% 0.8%	15% 34%	52% 65%		14.4% 16.3%	14.1% 15.5%	71% 114%	17	0.36%	1.96% 2.80%	51.1% 78.0%	3.67% 3.29%	1.13% 0.41%	8.2% (52) 2.4% (53)
(54) United Bank Of Philadelphia	73,278	98	85	0	8,289	44,819	21,950	(157) 1,249	-	0	648	95%	0.9%	69%	31%	1.4%	60%	40%	0%	9.7%	9.5%	69%	31	1.86%	6.50%	94.7%	5.51%	0.41%	1.4% (54)
(55) United-American Svgs Bank	47,788	134	95	0	3,199	38,452	7,992	0 0	557	325	882	34%	1.8%	81%	19%	0.5%	25%	75%	0%	6.9%	6.0%	95%	10	0.22%	2.52%	85.8%	2.79%	0.28%	4.0% (55)
(56) Valley Green Bank (57) Vartan National Bank	36,093 N 75,259	N/A 209	(935) 216	(1)	8,162 8,285	17,248 55,859	16,484 15,180	(16) 0 178	865	0 36	0 901	0% 89%	0.0%	42% 85%	58%	1.2% 1.4%	66% 51%	34% 49%	the second second second second second second second second second second second second second second second se	28.0% 10.1%	28.6%	82% 90%	12 31	0.17%	7.32% 3.88%	200.3% 88.1%	3.79% 4.09%	-4.36% 0.37%	-14.4% (56) 4.1% (57)
	15,255	209	210	0	0,200	55,659	13,100	0 1/0	805	50	501	0970	1.2.70	05 //	13 //	1.4 /0	5176	4976	0.0	10.170	10.0 %	90 %	51	0.50 %	3.00 //	00.176	4.0970	0.37 /8	4.1% (37)
SUBTOTAL	2,854,140	8,290	2,216	497	427,591	1,813,416	904,200	(2,156) 2,17		2,481	21,496	98%	0.8%	65%	35%	1.0%	33%	64%	3%	15.1%	15.0%	82%	810	0.65%	3.30%	88.06%	3.32%	0.11%	0.7%
MEDIAN	51,392	120	85	0	7,530	33,390	13,979	0	133	0	135	51%	0.4%	66%	34%	1.0%	21%	74%	0%	13.8%	13.0%	84%	12	0.22%	2.80%	87.35%	3.23%	0.33%	2.4%
ASSETS \$100-\$250 Million														A					e de			-						1.1	
(58) Allegiance Bank Of NA	129,360	773	288	0	23,103	101,188	23,124		1,699	0	1,699	108%	1.3%	82%	18%		57%	43%		19.1%	19.2%	114%	37	0.20%	4.38%	84.4%	5.15%	0.30%	1.7% (58)
(59) Altoona First Svgs Bank (60) Ambler Svg Bank	174,122 215,191	641 637	476 273	0	18,850 19,739	132,342 121,936	33, 282 84,051	14 102	335	0	335 79	447% 1082%	0.2%	79% 56%	21% 44%	1.1% 0.7%	34% 24%	66% 76%		10.7% 9.3%	11.4% 8.7%	86% 68%	47 41	0.32% 0.12%	2.72% 2.00%	71.0% 87.1%	3.71% 2.28%	0.37%	3.4% (59) 1.9% (60)
(61) American Home Bank NA	194,543	500	471	0	17,398	146,465	29,637	0 2,37		0	1,444	91%	0.7%	87%	13%	0.9%	55%	45%	0%	8.1%	8.0%	88%	244	7.45%	9.39%	94.1%	2.87%	0.35%	3.7% (61)
(62) Apollo Trust Co	110,398	923	1,069	0	17,372	46,525	56,041	0 0	14	0	14	5014%	0.0%	46%	54%	1.5%	24%	75%		15.9%	16.5%	50%	54	0.90%	3.50%	64.4%	4.87%	1.24%	8.2% (62)
(63) Bank Of Landisburg (64) Bucks County Bank	189,209 154,656	1,825 (950)	1,777 10	0	33,424 20,392	114,875 86,709	66,153 62,717	0 0	1,024 347	176	1,200 347	122% 248%	0.6% 0.2%	60% 61%	40% 39%	1.1% 1.0%	9% 77%	89% 21%		18.2% 15.4%	18.3% 15.7%	74% 81%	36 28	0.24% 0.23%	1.56% 2.64%	46.0% 88.6%	3.27% 2.86%	1.27% 0.01%	7.3% (63) 0.1% (64)
(65) C&G Savings Bank	116,094	394	329	0	13,902	86,829	24,020	0 0		103	842	90%	0.7%	77%	23%	0.8%	3%	97%		11.9%	11.9%	90%	39	0.25%	2.81%	81.4%	3.34%	0.38%	3.2% (65)
(66) Centra Bank - Smithfield	234,605	549	537	0	20,882	106,647	112,514	0 9,69	1	28	309	969%	0.1%	35%	65%	2.6%	55%	43%	2%	4.9%	6.0%	51%	52	0.13%	0.69%	58.9%	1.10%	0.30%	3.6% (66)
(67) Citizens Trust Co(68) Columbia County Farmers National B	142,419 235,047	1,072 1,622	1,066 1,835	0	17,926 28,191	61,252 160,294	68,716 57,362	0 0		122 0	175 191	1096% 779%	0.1% 0.1%	47% 73%	53% 27%	0.9% 0.9%	31% 37%	62% 55%		12.9% 12.1%	13.2% 12.6%	62% 97%	37 90	1.10% 0.81%	2.45% 2.69%	62.5% 62.3%	3.09% 3.80%	1.00% 1.05%	8.0% (67) 8.8% (68)
(69) Community St Bank	192,359	1,445	1,364	0	17,692	166,630	12,137	0 (451	20	471	314%	0.2%	94%	6%	0.9%	11%	85%	4%	9.2%	9.7%	96%	72	0.46%	2.73%	62.1%	4.23%	0.97%	10.6% (69)
(70) Continental Bank	182,746	(331)	(2,208)	0	21,405	93,654	83,126	0 163		0	0	0%	0.0%	40%	60%	1.0%	45%	55%		13.1%	13.6%	62%	50	0.06%	4.12%	148.5%	2.79%	-1.85%	-13.1% (70)
(71) Csb Bank (72) Eagle National Bank	228,933 180,225	1,421 242	1,492 113	486 0	23,026 21,059	152,271 118,590	59,830 55,467	0 1,140		265 22	2,878 87	57% 2246%	1.3% 0.0%	74% 67%	26% 33%	1.0% 1.2%	67% 68%	32% 32%		10.0% 11.6%	9.4% 12.4%	85% 79%	73 37	0.76% 0.34%	2.78% 3.39%	64.8% 96.3%	3.79% 3.31%	0.91%	8.8% (71) 0.7% (72)
(73) Earthstar Bank	185,285	820	139	0	15,623	125,181	49,883	(607) 140	2,419	0	2,419	50%	1.3%	69%	31%	1.0%	51%	49%	0%	8.6%	7.7%	101%	33	0.27%	2.39%	92.5%	2.45%	0.10%	1.2% (73)
(74) Elderton St Bank	142,162 141,189	1,458 409	1,519 566	11 0	13,290 9,911	106,984 117,164	31,276 13,634	0		0 1,299	647 4,559	150% 26%	0.5% 3.2%	76% 90%	24% 10%	0.9% 0.7%	52% 93%	37% 7%	11% 0%	9.4% 7.5%	9.6% 5.5%	85% 90%	40 39	0.32% 0.87%	1.96% 3.26%	47.1% 73.7%	3.96% 3.83%	1.46% 0.58%	15.5% (74) 8.6% (75)
(75) Enterprise Bank(76) Farmers National Bank	164,896	1,777	1,431	0	16,296	101,404	55,532	0 2,17		386	4,559 3,154	49%	3.2%	90% 68%	32%	1.3%	93% 47%	49%	4%	7.5% 8.8%	5.5% 7.8%	90% 69%	28	0.87%	3.26% 1.63%	46.0%	3.83%	1.24%	8.6% (75) 12.0% (76)
(77) First Cornerstone Bank	168,027	162	302	0	11,070	133,867	30,192	0 (4	29	33	29075%	0.0%	80%	20%	0.9%	61%	39%	1%	6.8%	7.5%	97%	26	0.03%	2.17%	80.7%	2.72%	0.26%	3.7% (77)
(78) First National Bank Fredericksburg(79) First National Bank Of Marysville	159,613 117,710	835 629	838 526	0	13,853 12,178	122,511 76,512	20,697 30,960	0		0	573 713	126% 93%	0.4% 0.6%	83% 70%	17% 30%	0.6% 0.9%	35% 34%	50% 63%	15% 3%	8.7% 10.8%	8.7% 10.8%	84% 85%	68 33	0.65% 0.51%	3.61% 2.41%	77.1% 70.2%	4.52% 3.19%	0.70% 0.62%	8.3% (78) 5.8% (79)
(80) First National Bank Of Marysville (80) First National Bank Of Mercersburg	127,251	1,053	1,109	0	12,178	101,135	30,960 14,913	0 0	156	0	156	603%	0.6%	86%	14%	0.9%	34%	47%		10.8%	10.8%	93%	33	0.51%	2.41%	59.2%	4.22%	1.18%	5.8% (79) 11.7% (80)
(81) First National Bank Of Newport	140,772	1,236	730	7	34,351	81,404	30,491	0 19,750	390	0	390	182%	0.3%	69%	31%	0.9%	37%	61%	3%	11.9%	12.1%	78%	44	0.50%	1.53%	59.7%	2.40%	0.75%	4.1% (81)
(82) First United National Bank(83) Fleetwood Bank	178,298 155,440	1,425 634	1,381 466	0	15,341 15,861	130,521 99,108	37,615 43,328	(13) 0 22		0	329 129	386% 885%	0.2% 0.1%	77% 65%	23% 35%	1.0% 1.2%	21% 34%	77% 60%	2% 6%	8.5% 10.3%	9.0% 10.9%	81% 71%	55 62	0.41% 0.69%	2.29% 3.67%	57.3% 83.9%	3.80% 4.01%	1.05% 0.40%	12.3% (82) 4.0% (83)
(83) Fleetwood Bank (84) Gratz National Bank	109,191	1,150	1,057	0	13,401	74,887	43,328 28,137	(76)		0	0	0%	0.1%	72%	28%	1.2%	23%	55%		10.3%	13.1%	84%	18	0.89%	1.55%	42.7%	3.51%	1.32%	4.0% (83) 10.9% (84)
(85) Graystone Bank	177,340	N/A	(1,749)	0	14,483	130,557	41,113	0	-	0	0	0%	0.0%	67%	33%	1.3%	79%	20%	1%	8.8%	9.8%	89%	58	0.28%	4.24%	114.0%	3.56%	-1.92%	-16.1% (85)
(86) Greenville Svgs Bank (87) Haverford Tc	151,320 153,452	720 3,119	506 2,467	0	16,003 17,641	126,826 84,790	18,406 62,353	(93) 2 27		110 0	664 0	157% 0%	0.4% 0.0%	86% 64%	14% 36%	0.7% 1.0%	16% 5%	84% 88%		10.7% 11.7%	10.8% 12.3%	104% 64%	33 57	0.17% 12.31%	2.06% 11.82%	72.3% 84.2%	2.79% 1.80%	0.46% 2.19%	4.3% (86) 19.5% (87)
	100,402	5,118	2,407	0	.,,,,+1	54,190	02,000	2 ZI		U	U	0 /0	0.070	04 /0	00 /0	1.0 /0	570	5070	1 /0	70	12.0 /0	0	51	12.01/0	11.02/0	57.270	1.00 /0	2.13/0	13.370 (07)

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

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

	(1)	(2)	(3) (4) <u>BASIC</u>) (5) DATA (S	(6) ELECT)	(7)	(8)	(9) (10) NON	(11) - PER	(12) RFOR	(13) (1 M I N G	-		(16) (17) ALANC	(18) E S H E E	(19) _ T	. ,	(21) • PITA	(22) (23		(25) OPER	(26) A T I N G	(27)	(28)	(29) <u>PROF</u>	<u>F I T</u>
							UNRLZD.		_ /	M	No										Non-	Non-	Nor	Net		Ret
	Total	NET INCOM	Realized IE Net			+ Securities	Securities Gains/ N	Total on- Non-		Total R	eserve Pe	1	oans % Secu	rities	Commercial Risk	Retail Risk & Ge	Other ovt. Risk		Gros Adj. Loan		Non- Interest	Non- Interest	Non- Interest	Interest	Return on	Ret
(\$000's)	Assets	After Tax		1		+Fed Funds	Losses qualify	-			% Non- Asse		-	rning Reserve		Loans			er 1 % Tota			Expenses	Expense	Margin	Average	Aver
And News	Period End	Prior (09/05	Current (Loss) or 09/06 Securities		Period End	Sold (Per. End)	"Held to Intang Maturity" Ass		Investment 0.R.E.O.	5	erform. % Asse Loans (Per. En	1		ssets % Gross q Yr.) Loans			% Gross Lo ns (Est.) Per. E	vg. Lever	age Deposit End) (Per. End	•	% Average Assets	% Average Assets		Estimated) II Tax Eqv)	Assets (After tax)	Eq (After
Bank Name Iuntingdon Valley Bank	163,839	275	66 0	11,065	88,669	67,389	0	0 0	0	0	0% 0.0	<i>/</i>	54%	46% 0.4%	7%	93%		<i>,</i> ,	.4% 62%		0.43%	2.59%	94.3%	2.45%	0.05%	0
ndiana First Svg Bank	186,807	498 849	511 0 1,034 0		127,520 207,737	48,716 12,576	(71) 3	50 368	0	368	311% 0.2 0% 0.0			31% 0.9% 9% 1.2%	16%	82% 27%			.7% 80%		0.59%	3.16% 2.27%	84.6% 64.8%	3.34% 3.53%	0.38% 0.63%	3 7
itegrity Bank ivestment Svg Bank	238,162 110,563	355	241 (4		62,065	39,543	0	11 317	85	402	57% 0.4		91% 63%	37% 0.3%	72% 20%	80%			0.6% 98% 0.1% 89%		0.21% 0.46%	2.27%	84.7%	2.99%	0.83%	2
on Wkrs Svg Bank	141,447	518	413 0 661 0	1	91,770 65.693	41,730	(864)	0 45 0 39	0 25	45 64	713% 0.0 1456% 0.1	1	69% 59%	31% 0.3% 41% 0.9%	26% 24%	74%	1		.1% 76% .1% 71%		0.19%	2.93%	83.1%	3.54% 3.30%	0.40% 0.76%	4
im Thorpe National Bank onestown Bk & Trust	118,462 221,494	713 1,365	1,903 0		170,835	43,759 32,851	(25) (120) 2	25 307	25	307	1456% 0.1 601% 0.1			41% 0.9% 17% 1.1%	24%	76% 78%			.1% 719		0.56% 0.90%	2.51% 2.77%	69.5% 61.2%	3.30%	1.17%	7 11
andmark Community Bank	126,473	(359)	12 0 1.176 0	- 1 -	83,421 102,834	36,862 62,095	(111)	0 640 0 320	0	640 475	140% 0.5 492% 0.3			33% 1.1%	67%	33%			0.2% 77% 0.6% 66%		0.09%	2.47% 3.47%	97.4%	2.57% 4.31%	0.01% 0.88%	0
izerne National Bank arion Center Bank	179,837 204,372	1,181 1,368	1,176 0 1,308 67		102,834	62,095 94,470	(238) 0 4	0 320 08 3,197	155 424	475 3,621	492% 0.3 56% 1.8			39%1.5%47%1.8%	50% 52%	50% 44%			0.6% 66% 7.7% 59%		0.86% 0.28%	3.47% 2.29%	72.0% 60.9%	4.31%	0.88%	9 10
erchants National Bank	156,425	1,445	1,386 0	- ,	84,248	63,319	(872)	0 3,564	0	3,564	36% 2.3			45% 1.5%	41%	57%			.9% 60%		0.39%	2.17%	56.0%	3.70%	1.15%	11
eridian Bank nersville Safe Deposit B&T	108,111 103,453	(697) 289	710 0 286 (36		98,460 56,798	8,185 37,577	0 0 1,2	0 712 77 401	0	712 401	170% 0.7 28% 0.4		87% 59%	13%1.2%41%0.2%	65% 28%	30% 68%			.7% 110% .8% 60%		0.02% 0.59%	3.18% 3.51%	83.4% 84.8%	3.83% 3.90%	0.99% 0.37%	7 4
Incy Bk & Trust	183,341	1,331	1,368 0	18,046	139,342	31,688	0	0 812	279	1,091	167% 0.6	1		20% 1.0%	21%	76%	3% 10		97%		0.79%	2.53%	58.0%	3.82%	1.04%	10
itional Bank Of Malvern	113,361 213,495	775 2,377	398 0 2,148 5	14,318 40,052	89,001 87,021	20,413 119,279	(144) 400	0 1,039 0 38	406 0	1,445 38	160% 1.3 1732% 0.0		82% 41%	18% 1.9% 59% 0.8%	21% 23%	79% 73%			90% 90% 90% 90% 90%		0.16% 0.11%	2.38% 1.30%	68.9% 38.5%	3.40% 3.39%	0.47% 1.34%	3 7
w Century Bank	224,291	604	494 0	16,019	168,170	48,994	(20)	0 722	0	722	269% 0.3	%		22% 1.2%	51%	39%	9% 7	.5% 8	8.1% 93%	52	0.24%	2.73%	78.7%	3.34%	0.32%	4
w Tripoli Bank rth Penn Bank	242,176 116,486	2,708 275	2,275 38 310 0		127,519 91,047	98,161 14,638	0	0 1,127 18 244	36 92	1,163 336	97% 0.5 447% 0.3	1	56% 85%	44%0.9%15%1.2%	43% 43%	55% 57%			0.1% 73% 0.4% 99%		0.23% 0.31%	1.83% 2.89%	49.2% 81.3%	3.73% 3.56%	1.27% 0.37%	9
d Forge Bank	212,679	2,613	2,379 63	32,118	154,970	43,232	0 2	63 1,271	111	1,382	153% 0.6	%	77%	23% 1.3%	41%	57%	2% 15	.0% 15	6.3% 89%	62	0.37%	2.24%	51.0%	4.31%	1.47%	10
nnsylvania Business Bank oples St Bank Of Wyalusing	153,175 185,226	(1,522)	(777) (80 984 0) 8,411 13,103	92,062 133,601	53,217 35,774	0	0 20 12 1,318	707 113	727 1,431	7660% 0.5 114% 0.8			41%1.7%22%1.1%	92% 46%	6% 48%			5.9% 83% 7.2% 97%		1.02% 0.98%	4.33% 3.27%	115.8% 70.9%	2.88% 3.97%	-0.66% 0.72%	-10 10
cono Cmnty Bank	128,461	995	830 0		100,990	19,159		69 127	0	127	968% 0.1		82%	18% 1.2%	50%	48%	2% 10	.9% 11	.8% 92%	37	0.40%	2.41%	64.6%	3.65%	0.85%	8
lonia Bank rtage National Bank	167,428 223,433	(172) 786	(55) 0 614 0	11,907 17.656	108,522 126,446	45,448 84,189	0	0 226 79 1,747	0	226 1,747	275% 0.1 111% 0.8	1	66% 59%	34% 0.6% 41% 1.5%	5% 34%	95% 59%			7.5% 74% 7.5% 76%		0.38% 0.56%	3.07% 2.75%	105.9% 83.6%	2.79% 2.91%	-0.04% 0.38%	-C 4
ottdale Bk & Trust	172,011	894	1,045 5	37,121	59,111	105,974	(101)	0 1,942	558	2,500	49% 1.5			66% 1.6%	40%	47%	13% 20		0.6% 44%		0.30%	2.41%	65.8%	3.50%	0.80%	3
wickley Svgs Bank aron Svg Bank	241,990 190,117	2,237 788	1,999 (66 213 0) 63,977 20,705	32,448 120,878	198,973 51,374	(2,469) (1,011)	0 399 0 537	0	399 537	226% 0.2 39% 0.3			86% 2.8% 33% 0.2%	34% 4%	59% 9 5 %	7% 25 1% 11		0.0% 18%		0.04% 0.24%	0.93% 2.29%	35.9% 91.9%	2.62% 2.48%	1.10% 0.15%	4
venian S&LA Of Canonsburg	189,063	1,262	810 0	28,136	115,833	69,906	0	0 820	0	820	51% 0.4			39% 0.4%	7%	93%	1		.6% 73%		0.24%	1.04%	47.4%	2.12%	0.58%	:
ovenian S&LA Of Franklin	104,339	334	285 0	10,006	66,968	33,004	0	0 624	0	624	43% 0.6		65%	35% 0.4%	4%	96%			0.3% 72%		0.27%	2.40%	79.4%	2.90%	0.37%	:
Edmonds FSB am Capital Bank	174,684 101,109 N	547 /A	(401) 0 (1,528) 0	20,625 27,837	111,531 49,743	50,29 8 48,517	0	0 1,462 0 0	59 0	1,521 0	58% 0.9 0% 0.0		67% 36%	33% 0.8% 64% 0.8%	17% 64%	82% 35%			8% 82% .4% 68%		0.31% 0.05%	2.89% 6.00%	99.0% 153.7%	2.85% 3.95%	-0.33% -2.88%	-2
ion Bk & Trust	131,504	721	348 0		85,616	34,572	0 €	44 1,452	28	1,480	70% 1.1	1	0070	31% 1.2%	38%	55%			3.4% 73%		0.76%	3.82%	83.3%	4.22%	0.36%	4
ion National Bank Of Mt Carmel ited Svg Bank	102,631 238, 34 1	309 863	345 6 1,416 0	9,629 37,303	60,936 128,197	34,383 90,763	(217)	0 1,103 0 87	99 0	1,202 87	51% 1.2 811% 0.0			36% 0.9% 43% 0.6%	26% 13%	73% 87%			0.3% 67% 0.7% 68%		0.52% 0.33%	3.00% 1.82%	80.9% 60.9%	3.42% 2.88%	0.46% 0.81%	4
ashington Sa	161,546	(66)	<mark>(19)</mark> 0	14,296	130,483	19,662	0	0 0	37	37	0% 0.0	%	87%	13% 0.2%	4%	96%	0% 7	.6% 7	.8% 100%	6 42	0.34%	2.89%	101.4%	2.74%	-0.02%	-0
est Milton St Bank estmoreland FS&LA	242,031 148,285	1,896 1,099	1,846 19 1.063 0	16,881 36,000	101,944 88,776	124,967 57,963	0	85 449 0 1.352	0 151	449 1,503	242% 0.2 28% 1.0		45% 60%	55% 1.1% 40% 0.4%	34% 1%	53% 99%			7% 48% 9% 81%		0.52% 0.02%	1.99% 1.12%	58.3% 43.5%	3.09% 2.60%	1.04% 0.95%	15 4
oodlands Bank	228,978	932	999 11	18,001	173,516	37,103	0	0 821	0	821	239% 0.4	%	81%	19% 1.1%	56%	42%		.1% 8	1029	91	1.05%	3.32%	75.0%	3.66%	0.62%	7
ork Traditions Bank	134,564	(85)	81 0	11,427	91,206	38,764	0	0 0	0	0	0% 0.0	%	69%	31% 1.2%	72%	26%	1% 9	.6% 10	.5% 74%	33	0.20%	2.81%	88.3%	3.09%	0.09%	1
	11,736,04 3		49,357 541		7,485,625	3,536,194	(8,620) 40,9	55 50,926	5,925	56,851	149% 0.5	1	66%	34% 1.0%		59%	3% 11		.5% 78%		0.68%	2.79%	75.80%	3.30%	0.58%	5
MEDIAN	166,162	781	590 0	17,326	101,674	43,280	0	0 400	0	460	145% 0.3	%	68%	32% 1.0%	34%	57%	1% 10	.1% 10	0.6% 819	42	0.33%	2.67%	72.98%	3.40%	0.58%	4
ASSETS \$250-\$500 Million																										
Ilegheny Valley Bank Itantic Central Bankers Bank	365,540 410,999		1,632 (99 2,718 0) 38,965 45,968	244,389 284,150	95,602 114.662	0 9,1	50 1,018	491 0	1,509	403% 0.4 0% 0.0			33%1.7%27%2.0%	49% 88%	51% 1%		and the second sec	0.3% 80%		0.37% 0.72%	2.75% 2.27%	65.2% 63.0%	4.06% 3.03%	0.65% 0.90%	5 8
Brentwood Bank	396,985	1,949	1,789 21		222,299	156,627	0	64 228	58	286	714% 0.1			42% 0.7%	38%	58%			8.6% 83%	59	0.36%	1.63%	64.0%	2.31%	0.62%	7
Charleroi FSB Citizens Savings Bank	355,698 299,347	1,769 954	1,970 0 1,260 0	,	164,076 196,332	164,903 85,437	0	0 2,512 0 695	636	3,148 695	70% 0.9 71% 0.2		47%	53% 1.1% 33% 0.3%	22% 0%	77% 99%	0% 17 0% 10		.8% 57% .2% 81%		0.38% 0.49%	2.21% 2.17%	72.5% 73.5%	2.91% 2.66%	0.74% 0.57%	4
Clearfield Bk & Trust	368,785	1,489	1,419 39		189,071	144,235	38 11,9	54 7,799	278	8,077	24% 2.2		54%	46% 1.0%	52%	41%			.4% 57%		1.00%	2.69%	73.6%	2.95%	0.51%	5
Coatesville Svg Bank Commercial B&T Of Pa	316,889 341,830	454 2,544	483 (13 2,106 25		198,508 226,908	108,256 80,928	(1,302)	0 1,116 60 659	0 905	1,116 1,564	86% 0.4 259% 0.5			39%0.5%27%0.8%	9% 42%	78% 53%			.1% 1019 .0% 769		0.04% 0.90%	1.39% 3.27%	81.2% 72.1%	1.73% 4.04%	0.21% 0.85%	4
ommunity Bank NA	335,381	2,196	2,384 0		232,126	78,007		29 2,929	34	2,963	130% 0.9			25% 1.6%	42 %	55%			.2% 81%		0.78%	3.10%	65.0%	4.31%	0.95%	11
ime Bank	389,528	3,255	4,088 0	,	300,479	68,523		60 762	0	762	555% 0.2		82%	18% 1.4%	71%	27%			93%		0.81%	2.49%	51.6%	4.22%	1.46%	17
ast Penn Bank mbassy Bank For Lehigh Valley	423,232 284,852	2,978 252	2,873 0 214 0	- /	316,696 226,167	79,208 48,928	0	38 689 0 372	0	689 3 72	470% 0.2 610% 0.1		80% 82%	20%1.0%18%1.0%	57% 47%	36% 53%			7% 89% 95% 95%		0.58% 0.08%	2.67% 2.07%	64.5% 85.0%	3.83% 2.43%	0.93% 0.11%	13
armers National Bank	293,487	1,506	1,620 0	1	220,196	50,106	0 1,4		86	1,740	120% 0.6			20% 0.9%		56%			.4% 92%		0.90%	3.13%	72.3%	3.75%	0.76%	9
rst Columbia Bk & Trust rst FSB	263,282 284,233	1,254 461	913 0 504 0		142,418 177,050	100,980 86,764		58 2,943 80 1,249	80 0	3,023 1,249	56% 1.1 69% 0.4			42% 1.1% 33% 0.5%	35% 16%	59% 83%	5% 8 0% 11		.6% 64%		1.07% 0.84%	2.99% 2.66%	75.9% 89. 8 %	3.10% 2.39%	0.47% 0.24%	(
rst National Bank Of Mifflintown	274,211	1,524	1,705 (2) 23,400	178,220	74,504		85 1,748	106	1,854	72% 0.7	1		31% 0.7%	22%	71%	8% 8	.8% 8	8.6% 81%	5 81	0.69%	2.44%	67.1%	3.21%	0.84%	10
rst Summit Bank nb Bank NA	430,973 302,180	3,291 2,751	3,406 65 2,897 44		250,243 233,139	155,220 51,713		39 1,169 72 229	18 0	1,187 229	277% 0.3 647% 0.1		60% 81%	40% 1.3% 19% 0.6%	42% 23%	54% 71%			8.5% 68% 7.3% 108%		0.88%	2.31% 2.47%	56. 9% 55. 8%	3.38% 3.57%	1.09% 1.30%	14 16
reater De Valley Svgs Bank	378,330	760	1,117 0	34,326	236,183	118,382	692	0 1,954	0	1,954	139% 0.5	%	64%	36% 1.1%	53%	47%	0% 9	.1% 9	.5% 80%	5 81	0.38%	2.72%	82.8%	3.10%	0.39%	4
amlin Bk & Trust atboro Federal Svgs Fa	357,194 419,420	4,514 3,038	4,420 1,172 2,517 0	73,888 74,557	156,022 378,840	187,378 34,253	0	0 2,456 0 1,192	552 0	3,008 1,192	85% 0.8 43% 0.3		44% 91%	56% 1.3% 9% 0.1%	16% 0%	84% 100%			.7% 62% .1% 111%	5 84 5 34	0.27% 0.04%	1.85% 1.20%	47.8% 48.6%	3. 73% 2.48%	1.62% 0.82%	4
onesdale National Bank	389,770	4,063	5,433 (<mark>34</mark>) 41,333	292,889	70,013		84 782	0	782	601% 0.2	%	80%	20% 1.6%	52%	46%	2% 10	.8% 11	.8% 86%	119	1.38%	2.57%	44.7%	4.71%	1.95%	18
on & Glass Bank uniata Valley Bank	304,471 413,773		2,726 0 3,575 0		174,170 308,418	117,043 71,367	(2,409) 7 (35) 2,4	72 1,158 84 1,857	153 82	1,311 1,939	165% 0.4 150% 0.5		60% 81%	40% 1.1% 19% 0.9%	86% 24%	13% 72%			.3% 68% 0.5% 86%		0.44% 0.86%	2.38% 2.68%	55.1% 60.6%	4.09% 3.90%	1.22% 1.16%	10 11
ishacoquillas Valley National Bank	411,057		2,893 110		292,841	87,202		40 1,777	149	1,926	167% 0.5			25% 1.0%	50%	39%			8.5% 807 94%		0.92%	2.68%	63.8%	3.56%	0.94%	11
arquette Svgs Bank	469,487	2,521	1,747 0	,	286,480	161,943	(1,505)	0 1,855	633	2,488	23% 0.5			41% 0.1%	6%	94%			5.7% 74%		0.11%	1.45%	64.3%	2.25%	0.49%	2
ars National Bank auch Chunk Trust Co	273,590 338,496	1,719 2,325	1,635 (86 1,506 32		139,019 130,152	117,459 186,270	0	0 2,224 39 397	50 500	2,274 897	65% 0.8 337% 0.3			47%1.0%58%1.0%	52% 42%	45% 53%			.5% 59% .6% 58%		0.52% 0.51%	2.79% 1.86%	67.2% 66.4%	3.86% 2.45%	0.80% 0.62%	7
ercer County St Bank	252,845	1,272	1,411 67	23,101	144,078	84,271	0 2,3	93 1,488	246	1,734	102% 0.7			38% 1.1%	37%	49%			3.6% 75%		0.96%	3.02%	72.1%	3.58%	0.76%	ε
erchants National Bank Of Bangor id Penn Bank	269,598 455,750	1,381 3,016	777 (468 3,535 0		130,224 331,993	112,416 98,011	(570) 0 5	0 736 65 2,608	0 568	736 3,176	183% 0.3 155% 0.7			48%1.0%23%1.2%	39% 74%	58% 22%			0.5% 70% 0.1% 100%		0.74% 0.64%	2.73% 2.52%	74.2% 59.3%	3.22% 3.83%	0.38%	4 13
fflinburg Bk & Trust	262,255	2,288	3,040 (489) 27,034	165,608	79,628	0	82 538	251	789	258% 0.3	%	64%	36% 0.8%	41%	42%	17% 10	.0% 10	.3% 78%	66	1.75%	2.51%	50.8%	3.40%	1.48%	15
xtier Bank, NA rthumberland National Bank	487,613 336,307	23,712 2,318	2,140 0 1,614 (180		338,080 186,461	99,502 137,405	0 3,5	41 3,304 0 494	375 125	3,679 619	108% 0.8 379% 0.2			24% 1.1% 43% 1.0%	73% 14%	26% 84%			.2% 84%		1.93% 0.34%	5.04% 1.57%	86.2% 57.2%	4.35% 2.50%	0.58% 0.66%	5 8
va Savings Bank	430,164	595	310 1	27,310	202,273	200,172	· · · ·	93 507	0	507	416% 0.1	%	50%	50% 1.0%	60%	40%	0% 6	.4% 6	67%	82	0.34%	2.33%	95.7%	2.24%	0.10%	1
nn Liberty Bank	253,960		(1,017) 0		145,900	94,551	0	0 0	0	0	0% 0.0		62% 84%	38% 1.2% 16% 1.1%	73%	27%			.4% 96%		0.09%	3.47%	109.6%	3.21%	-0.65%	-4
nnsylvania St Bank oples National Bank	297,918 408,228	1,055 3,223	669 0 3,051 6	- /	199,807 268,291	41,765 108,485	0 36,1	82 1,647 34 1,618	0 5,037	1,647 6,655	131% 0.6 153% 1.6			16%1.1%29%0.9%	77% 44%	22% 48%			9.9% 97% 9.0% 84%		0.34% 0.67%	2.45% 2.42%	76.5% 60.4%	3.61% 3.60%	0.31% 1.02%	1 11
noenixville Federal Bank &	316,639	1,207	1,320 0	38,059	212,124	83,487	0	0 593	0	593	340% 0.2	%	68%	32% 0.9%	35%	64%	0% 10	.9% 11	.4% 79%	5 70	0.50%	2.53%	75.4%	3.07%	0.56%	4
udential Svgs Bank eliance Svgs Bank	472,373 301,912	2,733 739	2,910 48 1,199 0		220,036 230,160	233,296 55,942	A. 4. 4	29 150 82 900	0 426	150 1,326	412% 0.0 254% 0.4			54%0.3%21%1.0%	29% 40%	71% 60%			.1% 61% .1% 103%		0.21% 0.70%	1.63% 2.74%	56.3% 74.4%	2.81% 3.14%	0.84% 0.53%	5 5
omerset Trust Co	455,281	1,732	2,947 (47) 38,200	266,455	140,814	0 4	29 3,261	357	3,618	150% 0.8	%	66%	34% 1.8%	56%	37%	7% 8	.9% 9	0.3% 72%	5 174	1.43%	3.65%	70.6%	4.16%	0.89%	10
tandard Bank Pasb tonebridge Bank	328,092 395,560	633 1,740	1,230 365 1,548 0		208,076 265,243	93,104 115,594	(1,050) 10,4 (1,130)	30 681 0 3,090	0	681 3,090	356% 0.2 101% 0.8			39%1.2%28%1.2%	28% 50%	72% 50%			8.2% 79% 7.7% 83%		0.61% 0.19%	2.77% 2.03%	82.0% 68.9%	2.99% 2.87%	0.55% 0.54%	4 7
Stonebridge Bank Swineford National Bank	395,560 266,914	1,740 2,741	1,548 0 2,790 66		265,243 166,544	115,594 86,930	(1,130) 0 2,2		0	3,090 260	101% 0.8 619% 0.1			28% 1.2% 35% 1.0%	50% 33%	50% 63%			7.7% 83% 7.6% 82%		0.19% 1.07%	2.03% 2.66%	68.9% 56.0%	2.87% 3.87%	0.54%	7 20
	453,355	4,137	4,395 51		313,957	114,193	22 2	34 395	0	395 293	969% 0.1	%	72%	28% 1.2%	52% 50%	45%	3% 11	.1% 11	.8% 86%	5 116	0.81% 0.15%	2.49% 0.79%	54.6%	3.97%	1.32% 0.79%	12 12
/ayne Bank /est View Svg Bank	423,824	2,131	2,581 0	28,149	58,180	353,681	404	0 287			333% 0.1			86% 1.6%		50%							39.2%	1.93%		40

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

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

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

Contact: Doug Major, V.P.										(2000.				,											
	(1)	(2)	(3) B	(4) ASIC D	(5) ATA (S	(6) ELECT	(7)	(8)	(9) N	(10) I O N -	(11) PER	(12) FOF	(13) RMII	(14) NG	(15)	(16) BALA	(17) N C E S	(18) HEET	(19) (20		(22) ITAL	(23)	(24) O	(25) PERA	(26)	(27)	(28)	(29) <u>PROF</u>	(30)
						,		UNRLZD.															-						
	Total	NET IN	COME	Realized Net	Total	Gross		Securities Gains/	Non-	Total Non-		Total	Reserve	Non- Perf.	Loans % Se	curities	Comm	ercial Risk	Retail Other Risk & Govt. Ris		Adj.	Gross Loans	Full	Non- Interest	Non- Interest	Non- Interest	Net Interest	Return on	Return on
Bank (\$000's)	Assets	After		Gains/	Equity	Loans	+Fed Funds	Losses o	ualifying I	Performing	Non-	Non-	% Non-	Assets	Earning %		serve L	oans	Loans Loan		Tier 1	% Total	Time	Income E	Expenses	Expense	Margin	Average	Average Bank
#	Period End	Prior 09/05	Current 09/06	(Loss) on Securities	or Surplus	Period End		"Held to I Maturity"	ntangible Assets		vestment F O.R.E.O.	Performing Assets	Perform. % Loans (Pe			Assets % Avg Yr.)	Gross %G Loans Loans		Gross % Gross s (Est.) Loans (Est.	· ·	Ξ,	Deposits Per. End)		& Average % Assets	Average Assets		Estimated) Il Tax Eqv)	Assets (After tax)	Equity # (After tax)
Bank Name SUBTOTAL	17,018,495	120,830	99,341		1,759,017	10,631,834	5,298,633		107,719	66,363	12,202	78,565	164%	0.5%	(Avg Yr.) (A 65%	35%	1.0%	43%	54% 3%		10.2%	82%	Employ. 4,353	0.65%	2.44%	67.85%	3.26%	0.79%	7.7%
MEDIAN	348,764	2,164	1,768	0	32,172	220,116	96,807	0	287	1,067	26	1,221	160%	0.4%	67%	33%	1.0%	42%	53% 2%	9.1%	9.5%	81%	82	0.62%	2.50%	65.79%	3.22%	0.76%	7.5%
ASSETS \$500-\$1 Billion	_																												
(176) Abington Sb (177) Adams County National Bank	906,236 952,007	4,691 4,821	5,236 4,772	<mark>(1)</mark> 0	91,714 66,633	596,314 529,428	253,708 349,544	(2,003) (53)	56 73	241 4,318	0 203	241 4,521	645% 120%	0.0% 0.5%	69% 59%	31% 41%	0.3% 1.0%	32% 40%	68% 0% 57% 3%		10.3% 7.5%	104% 79%	125 225	0.34% 0.56%	1.74% 2.21%	59.5% 67.1%	2.77% 2.97%	0.80%	7.9% (176) 9.7% (177)
(178) American Bank	513,161 873,465	2,851	2,635 1,602	(145) 0	40,423 90,711	321,975 580,560	169,102 196,892	331 (204)	0	189 1,918	0 276	189 2,194	1856% 433%	0.0% 0.3%	63% 73%	37% 27%	1.1%	62% 58%	37% 1% 39% 3%		8.6% 10.4%	89%	50 301	0.16%	1.12%	50.5% 91.7%	2.15% 3.33%	0.68% 0.24%	8.4% (178) 2.4% (179)
(179) Ameriserv Financial Bank (180) Bank Of Hanover & Trust Co	814,982	(8,901) 4,608	5,061	76	67,303	546,006	235,029	(204)	11,599 692	1,918	60	1,114	433% 506%	0.3%	73% 71%	29%	1.4% 1.0%	55%	38% 6%		9.2%	78% 78%	151	0.74% 0.59%	3.38% 2.76%	63.7%	3.90%	0.24%	10.4% (180)
(181) Bryn Mawr Trust Co (182) Community Bk & Trust	779,376 547,907	8,571 3,827	9,390 4,884	0	76,863 50,890	674,726 428,716	51,943 88,136	0	2,924 697	1,629 3,256	0 84	1,629 3,340	493% 137%	0.2% 0.6%	92% 80%	8% 20%	1.2% 1.0%	56% 55%	44% 0% 36% 9%		11.1% 9.5%	105% 87%	258 193	2.41% 0.63%	4.22% 2.64%	61.4% 56.8%	4.81% 4.29%	1.67% 1.19%	17.0% (181) 13.3% (182)
(183) County National Bank	759,693	6,529	6,742	0	59,357	539,727	157,319	0	11,348	2,145	99	2,244	283%	0.3%	76%	24%	1.1%	62%	34% 4%	7.4%	8.0%	86%	255	1.06%	2.85%	58.9%	4.11%	1.19%	15.5% (183)
(184) Dnb First (185) Ephrata National Bank	508,200 596,922	1,691 5,094	1,890 3,468	13 (775)	39,759 65,087	334,943 358,575	139,244 192,180	(664) 0	370 90	2,153 977	0	2,153 977	199% 324%	0.4% 0.2%	68% 63%	32% 37%	1.3% 0.9%	65% 37%	34% 1% 44% 20%		8.4% 11.5%	90% 79%	134 177	0.70% 0.71%	3.31% 2.56%	82.7% 60.5%	3.55% 3.79%	0.51% 0.79%	6.4% (184) 7.2% (185)
(186) Essa B&T (187) Formara & Marshanta Trust Co	725,858	3,308 4,871	3,006	0	58,337	562,958	110,707	0	0	477	0	477 3,451	808% 201%	0.1% 0.4%	84%	16%	0.7%	8% 46%	92% 0% 42% 10%		8.9% 6.5%	140% 87%	156 204	0.72%	2.32% 2.61%	74.2% 60.6%	2.68%	0.57% 1.10%	7.1% (186)
(187) Farmers & Merchants Trust Co (188) Fidelity Deposit & Discount	776,652 562,437	3,519	5,723 3,092	0	59,518 50,623	517,775 415,955	189,888 111,858	28	13,867 316	3,451 5,125	132	5,257	114%	0.4%	72% 80%	28% 20%	1.3% 1.4%	51%	42% 10% 47% 2%		9.3%	99%	189	1.01% 0.72%	2.82%	70.6%	3.60% 3.50%	0.75%	14.6% (187) 8.3% (188)
(189) Fidelity Svg Bank (190) First Citizens National Bank	724,967 560,276	2,784 4,251	2,912 4,709	(115) 4	46,345 44,501	441,984 411.610	247,224 103,218	(1,029) 0	2,771 9,264	3,436 2,332	215 809	3,651 3,141	85% 165%	0.5% 0.6%	61% 79%	39% 21%	0.7% 0.9%	32% 28%	67% 0% 56% 16%		6.0% 6.9%	105% 91%	146 173	0.40% 0.86%	1.67% 2.74%	64.4% 61.1%	2.32% 3.93%	0.55% 1.15%	8.5% (189) 14.6% (190)
(191) First FS&LA Of Bucks Cty	506,686	2,407	642	0	59,123	332,743	143,380	0	1,782	230	0	230	923%	0.0%	69%	31%	0.6%	7%	93% 0%	11.5%	11.6%	94%	99	0.67%	2.66%	95.5%	2.30%	0.17%	1.5% (191)
(192) First FS&LA Of Greene Cty (193) First Keystone Bank	585,872 520,467	2,939 (50)	2,677 1,491	0	101,714 46,809	462,575 329,735	98,547 152,941	0	0	2,978 277	186 2,450	3,164 2,727	50% 1216%	0.5% 0.5%	81% 67%	19% 33%	0.3% 1.0%	2% 33%	97% 0% 66% 0%		15.2% 9.7%	98% 91%	118 117	0.24% 0.53%	2.31% 2.47%	72.2% 79.7%	3.10% 2.86%	0.61% 0.38%	3.6% (192) 4.3% (193)
(194) First National Bank Of Berwick (195) First National Bank Of Chester Cour	518,679 nt 858,280	5,115 4,737	4,346 6,712	14 (80)	48,557 71,982	251,257 679,399	235,390 135.455	(26) 0	1,564 0	2,480 8,578	194	2,674 8,578	146% 95%	0.5% 1.0%	50% 84%	50% 16%	1.4% 1.2%	55% 64%	43% 2% 35% 1%		9.3% 8.5%	65% 95%	127 273	0.64% 1.09%	1.86% 3.61%	50.8% 70.6%	3.23% 4.27%	1.13% 1.05%	12.1% (194) 12.8% (195)
(196) First National Bank Of Greencastle	500,812	2,721	3,126	0	58,108	388,492	53,972	0	18,342	404	0	404	874%	0.1%	85%	15%	0.9%	_31%	65% 3%	6.5%	9.1%	95%	168	0.73%	3.02%	65.4%	4.27%	1.02%	10.0% (195)
 (197) First National Bank Of Palmerton (198) First National Bankk & Trust Of New 	540,203 vtc 612,765	5,133 6,523	5,110 6.767	0 (256)	68,726 76,497	287,381 317,463	237,539 240,371	0 (381)	0	1,426 3,383	1,089 0	2,515 3,383	238% 133%	0.5% 0.6%	56% 57%	44% 43%	1.2%	42% 53%	57% 0% 46% 1%		13.2% 12.9%	62% 60%	131 183	0.40%	2.23% 2.95%	51.4% 57.1%	4.07% 4.55%	1.32% 1.45%	10.2% (197) 12.0% (198)
(199) First Penn Bank	557,082	1,334	1,634	18	40,216	423,401	105,745	(16)	229	3,048	1,109	4,157	118%	0.7%	75%	25%	0.9%	54%	46% 0%	7.5%	7.5%	83%	153	0.39%	3.17%	85.3%	3.49%	0.39%	5.4% (199)
(200) First Star Svgs Bank (201) Fox Chase Bank	583,659 767,405	2,973 3,984	2,704 2,610	(40) 0	44,360 90,920	242,059 357,875	325,079 375,209	0	0	2,402 4,604	0	2,402 4,604	109% 65%	0.4% 0.6%	42% 49%	58% 51%	1.1% 0.8%	43% 12%	57% 0% 87% 0%		7.7% 11.9%	68% 59%	64 148	0.10% 0.27%	1.05% 2.27%	56.0% 99.4%	1.83% 2.14%	0.62% 0.45%	8.5% (200) 4.5% (201)
(202) Harleysville Svg Bank (203) Irwin Bk & Trust	775,752 724,535	4,035 6.691	3,418 6.781	27 777	48,289 61,972	387,718 468,932	347,974 210,043	(5,433)	0	163 1.401	0 35	163 1,436	1200% 323%	0.0% 0.2%	52% 69%	48% 31%	0.5%	2% 50%	98% 0% 48% 2%		5.8% 9.2%	90% 85%	91 210	0.15% 0.89%	1.08% 2.34%	56.4% 55.1%	1.87% 3.59%	0.59% 1.28%	9.4% (202) 14.8% (203)
(204) Jersey Shore St Bank	570,989	7,362	6,635	775	58,257	361,817	163,246	3	3,032	771	98	869	525%	0.2%	68%	32%	1.1%	49%	47% 4%	9.5%	10.1%	90%	173	1.32%	2.80%	55.7%	4.04%	1.57%	15.3% (204)
(205) Lebanon Valley Farmers Bank (206) Leesport Bank	812,905 999, 49 3	9,394 6,415	9,756 6,305	0	51,329 95,471	558,391 747,062	222,233 168,917	0 115	635 29,746	1,361 4,955	144 271	1,505 5,226	387% 147%	0.2%	72% 80%	28% 20%	0.9%	41% 59%	31% 26% 35% 6%		7.6% 7.6%	90% 108%	141 214	1.06% 0.91%	2.07% 3.13%	45.4% 70.7%	3.66% 3.88%	1.65% 0.87%	26.7% (205) 9.0% (206)
(207) Malvern FSB	516,823	1,921	2,345	0	41,494	460,803	35,477	0	0	2,725	0	2,725	125%	0.5%	92%	8%	0.7%	34%	66% 0%	8.2%	8.3%	115%	80	0.31%	1.92%	65.3%	2.81%	0.61%	7.8% (207)
(208) Orrstown Bank (209) Penn Security Bk & Trust	640,878 557,673	7,634 4,450	8,095 4,943	0	51,056 63,962	523,357 354,308	67,521 174,240	0 830	2,462 227	365 4,665	774 80	1,139 4,745	1228% 86%	0.2% 0.9%	86% 63%	14% 37%	0.9% 1.1%	54% 35%	42% 4% 62% 2%		8.2% 11.4%	101% 88%	197 167	1.60% 1.45%	2.97% 3.55%	52.6% 65.9%	4.38% 4.14%	1.74% 1.17%	21.1% (208) 10.6% (209)
(210) Peoplesbank A Codorus Vly Co (211) Premier Bank	518,185 544,685	3,798 3,912	4,512 2,408	0	47,773 87,436	400,488 377,452	83,112 96,613	190 0	463 55,608	5,488 1,151	5	5,493 1,151	54% 423%	1.1% 0.2%	84% 79%	16% 21%	0.7% 1.3%	64% 76%	29% 7% 21% 3%		8.8% 8.0%	92% 110%	166 82	1.09% 0.22%	3.04% 2.33%	61.7% 72.0%	4.13% 3.48%	1.22% 0.60%	14.1% (210) 3.7% (211)
(212) Quakertown National Bank	588,568	3,624	4,358	146	45,347	331,870	223,987	154	541	189	0	189	1361%	0.0%	58%	42%	0.8%	55%	39% 7%	7.8%	8.2%	72%	156	0.64%	2.20%	60.6%	3.18%	1.00%	13.2% (212)
(213) Republic First Bank (214) Third Federal Bank	979,231 655,089	6,609 4,865	8,049 4,624	0	76,706 60,367	761,803 504,923	175,302 111,486	7	0 4,324	9,972 1,133	499 0	10,471 1,133	80% 248%	1.1% 0.2%	83% 81%	17% 19%	1.0% 0.6%	60% 30%	39% 19 70% 09	8.9% 8.7%	8.7% 8.3%	102% 107%	153 183	0.26% 0.45%	2.28% 2.47%	53.9% 65.9%	4.18% 3.56%	1.17% 0.94%	14.7% (213) 10.5% (214)
(215) Union NAtional Community Bank (216) Washington FSB	510,025 669,007	2,879 1,828	2,268	18 0	38,538 72,176	330,257 399,393	136,784 220,683	0	345	2,310 561	219 61	2,529 62 2	126% 657%	0.5%	71% 60%	29% 40%	0.9%	48% 36%	40% 12% 64% 0%		7.7%	99%	186 165	1.62%	3.95% 2.89%	78.9% 104.7%	3.70% 2.59%	0.62% -0.06%	8.1% (215) -0.6% (216)
		-	(022)					0	380					0.1%		40 /8	0.9%			11.5%	11.9%	86%	105	0.42%					
SUBTOTAL MEDIAN	27,217, 887 596,922	165,748 4,035	177,116 4,358	456 0	2,515,249 59,123	18,302,206 415,955	7,137,238 168,917	(8,151) 0	173,747 370	99,721 2,145	9,092 60	108,813 2,402	176% 238%	0.4% 0.4%	71%	29% 29%	1.0% 1.0%	44% 48%	52% 49 46% 29	8.9% 8.6%	9.2% 8.8%	90% 90%	6,682 165	0.73% 0.67%	2.57% 2.61%	67.51% 63.66%	3.43% 3.56%	0.89% 0.87%	9.7% 9.7%
	· · · · · · · · · · · · · · · · · · ·																-												
(217) Bank Of Lancaster Cty NA	1,888,204	26,392	28,161	474	205,181	1,441,031	253,786	144	20,176	1,466	0	1,466	986%	0.1%	84%	16%	1.0%	73%	21% 6%	10.2%	10.9%	101%	388	2.77%	4.38%	57.3%	5.44%	2.03%	18.7% (217)
(218) Beneficial Msb (219) Citizens & Northern Bank	2,369,872 1,061,216	10,476 8,686	8,182 7,508	787 2,791	283,110 93,930	1,752,510 654,542	483,850 335,010	(3,323)	9,213	4,945 10,356	2,835 232	7,780 10,588	359% 74%	0.3% 1.0%	78% 64%	22% 36%	1.0% 1.2%	30% 34%	69% 0% 60% 7%		12.2% 8.7%	104% 91%	543 344	0.39% 0.63%	2.47% 2.70%	79.6% 71.2%	2.89% 3.39%	0.46% 0.93%	3.9% (218) 10.4% (219)
(220) Commerce Bank Harrisburg NA	1,837,367	8,282	6,664	0	126,823	949,852	737,922	(4,380)	0	3,630	159	3,789	265%	0.2%	56%	44%	1.0%	63%	33% 4%	7.3%	7.4%	59%	778	0.98%	3.28%	78.5%	3.46%	0.51%	7.7% (220)
(221) Communitybanks (222) Dollar Bank FSB	3,420,958 5,305,379	16,526 33,117	33,499 29,341	(321)	516,693 492,605	2,350,313 4,183,296	592,575 923,468	101 0	259,505 0	12,311 12,252	52 1,069	12,363 13,321	195% 268%	0.4%	79% 81%	21% 19%	1.0% 0.8%	58% 14%	35% 7% 85% 0%		8.7% 9.6%	94% 97%	952 1,183	1.01% 0.61%	2.43% 2.04%	54.1% 64.1%	4.08% 2.69%	1.32% 0.73%	8.8% (221) 8.2% (222)
(223) Esb Bank	1,860,320	10,155	10,045	424	168,688	592,295	1,107,810	0	42,683	2,362	1,078	3,440	204%	0.2%	34%	66%	0.8%	29%	69% 2%	6 7.2%	7.3%	71%	247	0.34%	1.25%	53.4%	2.21%	0.73%	8.1% (223)
(224) First Commonwealth Bank (225) First National Bank Of Pennsylvania	6,040,721 a 5,897,355	54,166 51,795	49,461 52,207	87 7	639,011 651,651	3,818,467 4,133,384	1,682,061 1,071,361	1,733 (12,877)	172,442 251,786	29,003 25,774	1,911 5,791	30,914 31,565	145% 180%	0.5% 0.5%	68% 78%	32% 22%	1.1% 1.1%	43% 48%	51% 6% 50% 2%	8.3% 7.0%	8.6% 7.1%	88% 94%	1,467 1,517	0.73% 1.22%	2.06% 2.42%	53.5% 55.5%	3.41% 3.57%	1.10% 1.23%	10.9% (224) 11.4% (225)
(226) First NAtional Community Bank (227) First Svg Bank Perkasie	1,083,797 1,004,188	8,451 7,408	10,356 5,675	(1) 29	93,599 122,627	781,907 583,599	244,567 346,320	197	0 130	1,353 1,284	0 153	1,353 1,437	589% 408%	0.1% 0.1%	76% 60%			71% 32%	25% 4% 68% 0%	8.8% 12.6%	9.4% 13.0%	94% 93%	239 133	0.44%	1.89% 1.38%	47.5% 55.0%	3.75% 2.31%	1.32% 0.78%	15.5% (226) 6.3% (227)
(228) Firstrust Svg Bank	2,175,728	19,471	23,551	0	263,579	1,898,595	226,840	0	0	8,293	543	8,836	543%	0.4%	87%	13%	2.4%	75%	25% 0%	10.1%	11.8%	116%	452	0.57%	4.14%	70.2%	5.49%	1.45%	12.2% (228)
(229) Fulton Bank (230) Gmac Bank	5,204,062 14,096,652	47,250 90,251	54,086 164,274	139 0	314,976 1,138,800	3,425,411 13,568,670	1,401,898 198,921	1	9,701 0	11,038 26,298	1,009 1,716	12,047 28,014	313% 56%	0.2%	71% 99%	29% 1%	1.0% 0.1%	59% 2%	27% 13% 98% 0%		7.6%	114% 215%	734 513	1.38% 1.60%	2.20% 1.16%	50. 3% 28. 8%	3.26% 2.59%	1.45% 1.84%	24.5% (229) 23.7% (230)
(231) Harleysville National Bankk & Trust (232) Keystone NAzareth Bk & Trust	3,329,012 2,958,369	27,811 17,266	27,223 19,721		291,586 355,405	2,034,273 1,591,949	1,052,997 956,398	407 (513)	50,390 134,888	13,069 6,242	64 205	13,133 6,447	163% 266%	0.4% 0.2%	67% 58%	33% 42%	1.0% 1.0%	50% 34%	49% 19 65% 19	7.9% 8.2%	8.2% 8.5%	77% 83%	740 788	1.11% 1.15%	2.14% 2.38%	54.1% 64.9%	3. 07% 2.91%	1.13% 0.87%	13.1% (231) 7.1% (232)
(233) Lafayette Ambassador Bank	1,307,865	13,645	12,911	5	96,161	970,293	275,260	2	15,130	2,516	0	2,516	392%	0.2%	78%	22%	1.0%	62%	33% 5%	6.9%	7.5%	94%	284	0.74%	2.30%	52.6%	3.82%	1.35%	18.0% (233)
(234) National Penn Bank (235) Northwest Svgs Bank	5,308,687 6,573,070	45,954 46,842	51,826 47,760	36 338	633,950 703,729	3,607,407 4,418,780	1,138,971 1,606,519		283,225 173,898	8,539 45,449	1,806 5,520	10,345 50,969	694% 82%	0.2% 0.8%	75% 76%	25% 24%	1.6% 0.8%	59% 20%	34% 89 80% 09		8.1% 8.3%	96% 81%	1,198 1,760	1.25% 0.70%	2.65% 2.28%	55.1% 58.6%	3.96% 3.47%	1.40% 0.97%	12.0% (234) 9.1% (235)
(236) Omega Bank	1,851,317	18,306	16,693	1	334,417	1,180,024	314,501	0	165,533	26,424	525	26,949	60%	1.5%	79%	21%	1.3%	54%	39% 7%	11.2%	10.5%	85%	671	1.36%	3.05%	63.1%	4.29%	1.18%	6.7% (236)
(237) Parkvale Svgs Bank (238) Royal Bank America	1,921,119 1,222,019	10,684 16,839	11,680 16,857	65 0	155,872 135,757	1,228,942 566,554	586,061 530,103	(3,191) (2,012)	31,927 0	5,376 6,884	1,674 779	7,050 7,663	272% 161%	0.4% 0.6%	70% 50%	30% 50%	1.2% 2.0%	16% 93%	84% 0% 7% 0%	11.0%	7.1% 11.2%	81% 75%	397 168	0.46% 1.03%	1.49% 2.02%	54.2% 42.6%	2.42% 4.18%	0.83% 1.80%	10.3% (237) 16.9% (238)
(239) S&T Bank (240) Susquehanna Bank Pa	3,234,631 2,169,612	41,012 22,755	37,765 28,548	1,218 45	292,859 221,546	2,617,255 1,421,317	391,732 444,552	0	55,134 178	15,058 8,361	2,633 1,587	17,691 9,948	217% 269%	0.5% 0.5%	86% 79%	14% 21%	1.3% 1.6%	73% 68%	24% 4% 22% 6%		8.1% 10.4%	102% 84%	804 488	1.12% 1.74%	2.11% 2.74%	44.5% 53.2%	3.90% 3.92%	1.58% 1.71%	16.6% (239) 17.7% (240)
(241) Univest National Bankk & Trust	1,920,148	18,930	18,876	46	189,818	1,370,620	384,855	(11)	47,841	6,645	0	6,645	196%	0.3%	78%	22%	0.9%	63%	30% 7%	8.6%	9.0%	93%	445	1.31%	2.81%	56.2%	4.04%	1.37%	13.6% (241)
(242) Willow Financial Bank (243) Wilmington Tr Of Pa	1,532,845 1,053,762	5,132 7,687	12,454 6,841	0	212,164 97,961	1,051,369 606,020	312,649 365,535	0	99,947 4,019	11,383 1,302	2,003 0	13,386 1,302	134% 572%	0.9% 0.1%	77% 65%	23% 35%	1.5% 1.2%	44% 64%	55% 0% 35% 1%		1.5% 9.9%	105% 214%	365 86	0.62% 1.17%	2.50% 2.30%	62.9% 60.7%	3.85% 2.81%	1.07% 0.92%	8.4% (242) 9.7% (243)
SUBTOTAL MEDIAN	87,628,275 2,169,612	685,289 18,306	792,165 19,721		8,832,498 263,579	62,798,675 1,441,031	17,966,522 483,850	<mark>(21,895)</mark> 1 #NUM!	,827,746 20,176	307,613 8,361	33,344 779	340,957 9,948	190% 265%	0.4% 0.3%	77% 76%	23% 24%	0.9% 1.0%	38% 54%	59% 3% 39% 2%		8.9% 8.7%	105% 94%	17,684 513	1.08% 1.01%	2.23% 2.30%	54.59% 55.09%	3.38% 3.47%	1.26% 1.18%	12.6% 10.9%
ASSETS OVER \$25 Billion	2,109,012	10,000	13,121	29	203,379	1,441,031	+00,000	#INUIVI!	20,170	0,001	119	3,340	200 /0	0.5 %	10%	2 4 /0	1.070	J 70	29	0.4%	0.770	3 4 70	515	1.01%	2.30 /0	55.09 /0	3.47 %	1.1070	10.970
(244) Mellon Bank NA	28,114,733	409,234	262,865		1,842,655	3,570,217	18,751,382	1,524		1,667	25	1,692	1792%	0.0%	18%	82%	0.8%	44%	13% 43%		8.0%	19%	7,602	6.21%	5.62%	77.5%	1.34%	1.32%	19.2% (244)
(245) Citizens Bank Of Pa (246) Commerce Bank NA	35,504,885 39,453,557	197,166 188,633	230,804 195,713		4,558,719 2,397,673	21,262,225 13,637,157	10,471,756 22,630,366	0 2 (245,500)	2,474,072 99,747	52,666 45,101	3,013 735	55,679 45,836	313% 293%	0.2% 0.1%	67% 37%	33% 63%	0.8%	26% 57%	73% 1% 40% 3%		6.9% 5.6%	80% 38%	4,452 10,494	0.91% 1.21%	2.01% 3.14%	57.8% 72.6%	2.88% 3.39%	0.88% 0.70%	6.8% (245) 11.7% (246)
(247) Pnc Bank NA	87,663,638	644,735	619,718	(204,607)	6,770,102	50,955,105	24,435,433	0 2	,849,763	220,561	11,808	232,369	246%	0.3%	68%	32%	1.1%	46%	47% 7%	7.0%	7.4%	81%	14,354	2.29%	2.99%	61.6%	2.98%	0.97%	12.7% (247)
(248) Sovereign Bank	90,246,864	550,222	315,196	0 1	0,000,304	63,516,877	13,582,237		5,508,402	285,462	34,734	320,196	187%	0.4%	81%	19%	0.8%	46%	53% 0%	1	0.0%	123%	11,793	0.25%	1.69%	68.2%	2.63%	0.55%	4.9% (248)
SUBTOTAL										005 457											7 40/	700/	40 COF	4 750/					
MEDIAN	280,983,677 39,453,557	1,989,990 409,234	1,624,296 262,865			152,941,581 21,262,225	89,871,174 18,751,382	(243,976) 10 0 2	0,979,184 2,474,072	605,457 52,666	50,315 3,013	655,772 55,679	232% 293%	0.2% 0.2%	62% 67%	38% 33%	0.9% 0.8%	44% 46%	52% 49 47% 39		7.4% 6.9%	78% 80%	48,695 10,494	1.75% 1.21%	2.76% 2.99%	67.20% 68.19%	2.77% 2.88%	0.83% 0.88%	9.1% 11.7%

Prepared by: Bank Analysis Center, Inc.

Hartford, Connecticut (860) 275-6050 Contact: Doug Major V P

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

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

Contact: Do	oug Major, V.P.																							
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
				B	ASIC D	ATA (S	<u>ELECT)</u>				<u>n o n</u>	- P E	RFO	RMI	NG		BAL	ANC	ESHE	<u>E T</u>		<u>C A P</u>	ITAL	
									UNRLZD.						i								i	
					Realized			Investmnts.	Securities		Total				Non-	Loans			Commercial	Retail	Other		1	Gross
		Total	NET INC	OME	Net	Total	Gross	+ Securities	Gains/	Non-	Non-		Total	Reserve	Perf.	%	Securities		Risk	Risk	& Govt. Risk		Adj.	Loans
Bank	(\$000's)	Assets	After 1	Гах	Gains/	Equity	Loans	+Fed Funds	Losses	qualifying	Performing	Non-	Non-	% Non-	Assets	Earning	% Earning	Reserve	Loans	Loans	Loans	Tier 1	Tier 1	% Total
#		Period	Prior	Current	(Loss) on	or	Period	Sold	"Held to	Intangible	Loans	Investment	Performing	Perform.	% Assets	Assets	Assets	% Gross	% Gross	% Gross	% Gross	Levg.	Leverage	Deposits
Bank Nam	ne	End	09/05	09/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	0.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)

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	 ((8.8)	(07)	(88)	(88)	(00)

(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
		<u>OPER</u>	ΑΤΙΝ	G	1	PRO	FIT
_							
Gross		Non-	Non-	Non-	Net	Return	Return
Loans	Full	Interest	Interest	Interest	Interest	on	on
% Total	Time	Income	Expenses	Expense	Margin	Average	Average Bank
Deposits	Equiv.	% Average	% Average	Effciency	(Estimated)	Assets	Equity #
(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqv)	(After tax)	(After tax)



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

PENNSYLVANIA BANKS STOCK REPORTS (BASIC DATA AS OF SEPTEMBER 30, 2006 PRICING DATA AS OF 12/29/06)

\$=000's; except per share which is in \$					<u>BASIC</u>	DATA DATE	-			SHARE IN	FORMATION DAT	<u>A</u>		DIVID	END DATA						PRICIN	<u>g data</u>				
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)
							Total	Total LTM	Common	Book	Tangible	Diluted EPS after	Median EPS	Quarterly	Dividends	Current			High	Low	× /	Avg Daily	Price/LTM	Price/	12 Mth	
Company Name	Ticker	Industry	Filing Date	Total Assets	Total Deposits	Total Equity	Tangible Equity	Net	Shares Outstanding	Value per Share (\$)	Book Value per Share (\$)	Extrdnry. (\$)LTM	Estimate (\$) Current Year	Dividends Declared (\$)	Declared (\$) LTM	Dividend Yield (%)	High Price (\$)	Low Price (\$)	Price Date	Price	Price (\$) 12/29/06	Vol 12/29/06	Earnings 12/29/06	Book (%) 12/29/06	Price	12 Mth Return
(1) Abington Community Bancorp, Inc. (MHC)	ABBC	Thrift		905,678	555,016	113,160	113,160	6,786	15,288,210	\$7.40	\$7.40	\$0.45	\$0.41	\$0.06	\$0.23	1.3%	\$19.74	\$12.61	11/30/06	12/30/05	\$19.18	34,863	42.62	259.1%	47.88%	50.10% (1)
(2) ACNB Corporation (3) Allegheny Valley Bancorp, Inc.	ACNB AVLY		09/30/06 09/30/06	964,482 370,081	669,227 308,072	76,971 42,107	NA 32,956	7,344 2,676	5,707,906 985,552	\$13.48 \$42.72	NA \$33.44	\$1.28 \$2.71	NA	\$0.20 \$0.55	\$0.80 \$2.40	4.0%	\$21.00 \$88.40	\$18.10 \$76.50	11/29/06 10/05/06	07/10/06	\$19.95 \$80.00	3,543 186	15.6 29.5	147.9% 187.3%	5.3% -2.4%	9.6% (2) -0.2% (3)
(4) Allegiance Bank of North America	ABPA	Bank	09/30/06	129,394	88,609	23,105	23,105	533	4,830,000	\$4.78	\$4.78	\$0.11	NA	\$0.00	\$0.00	0.0%	\$6.00	\$4.95	01/25/06	11/07/06	\$5.30	6,011	48.2 17.4	110.8%	-5.4%	-5.4% <mark>(4)</mark>
(5) American Bank Incorporated (6) AmeriServ Financial, Inc.	AMBK ASRV		09/30/06 09/30/06	520,632 882,837	362,966 743,687	33,525 86,788	33,525 75,189	3,157 1,971	6,023,779 22,150,767	\$5.60 \$3.92	\$5.60 \$3.40	\$0.45 \$0.09	NA NA	\$0.05 \$0.00	\$0.29 \$0.00	2.6% 0.0%	\$8.69 \$5.30	\$7.26 \$4.20	03/02/06 05/11/06	10/26/06 10/12/06	\$7.84 \$4.93	2,077 11,913	17.4 54.8	140.0% 125.8%	-4.1% 12.6%	<u>-1.3% (5)</u> 12.6% (6)
(7) Apollo Bancorp, Inc. (8) Bryn Mawr Bank Corporation	APLO BMTC		06/30/06	112,008 783,243	94,462 638,254	16,867 84,294	16,867 84,294	1,456 12,392	NA 8,575,253	NA \$9.83	NA \$9.83	NA \$1.42	NA \$1.46	\$0.75 \$0.12	\$1.95 \$0.46	6.7% 2.0%	\$46.50 \$25.25	\$44.00 \$20.75	08/07/06	08/16/06 02/03/06	\$45.00 \$23.64	0 4,437	NA 16.7	NA 240.5%	-3.2% 9.1%	<u>1.0%</u> (7) 11.5% (8)
(9) Canton Bancorp, Inc. (10) CB Financial Services, Inc.	CBPA CBFV		06/30/06 06/30/06	80,636 327,517	58,215 283,661	7,479 28,250	7,479 23,811	464 3,045	28,231 2,421,000	\$264.92 \$11.67	\$264.92 \$9.84	NA \$1.25	NA	\$1.93 \$0.12	\$7.60 \$0.53	2.9% 2.7%	\$302.00 \$21.00	\$255.00	02/13/06	07/14/06	\$266.00 \$16.90	0 515	NA 13.3	100.4% 144.8%	-16.1% 4.3%	<u>-13.9%</u> (9) 6.0% (10)
(11) CBT Financial Corporation	CBTC	Bank	09/30/06	368,782	332,392	23,309	11,373	1,229	995,474	\$23.41	\$11.42	\$1.24	NA	\$0.30	\$0.90	4.6%	\$32.00	\$26.15	06/14/06	12/08/06	\$26.25	485	21.2	112.1%	-12.5%	-9.0% (11)
(12) CCFNB Bancorp, Inc. (13) Citizens & Northern Corporation	CCFN CZNC		09/30/06 09/30/06	236,457 1,125,287	164,813 756,372	29,903 129,731	29,903 126,444	2,456 12,396	1,245,834 8,290,953	\$24.00 \$15.64	\$24.00 \$15.24	\$1.96 \$1.50	NA	\$0.20 \$0.24	\$0.78 \$0.95	2.8% 4.4%	\$30.00 \$29.93	\$27.10 \$19.80	11/10/06 01/27/06	02/15/06 07/18/06	\$28.15 \$22.00	1,068 4,754	14.4 14.7	117.3% 140.7%	-1.2% -13.3%	1.6% (12) -9.7% (13)
(14) Citizens Bancorp, Inc. (15) Citizens Financial Services, Inc.	CZPY CZFS		09/30/06 09/30/06	142,663 560,654	98,802 448,159	18,240 43,578	18,240 34,478	1,450 5,686	1,016,824 2,830,222	\$17.94 \$15.76	\$17.94 \$12.47	\$1.42 \$2.01	NA	\$0.22 \$0.22	\$0.84 \$0.87	3.2% 3.9%	\$27.75 \$24.75	\$20.10 \$20.25	12/22/06 05/25/06	11/17/06 07/17/06	\$27.60 \$22.50	1,271 415	19.4 11.2	153.9% 142.8%	30.8% 8.7%	35.7% (14) 13.1% (15)
(16) Citizens National Bank of Meyersdale	CZNS	Bank	09/30/06	56,529	47,817	8,035	8,035	452	52,000	\$154.52	\$154.52	\$8.70	NA	\$0.95	\$3.30	2.4%	\$160.00	\$153.00	02/27/06	02/24/06	\$160.00	0	18.4	103.6%	1.9%	4.0% (16)
(17) Clarion County Community Bank (18) CNB Financial Corporation	CCYY		09/30/06 09/30/06	51,392 773,808	43,406 624,460	7,798 71,789	7,798 60,479	(592) 9,571	1,342,651 8,946,461	\$5.81 \$8.02	\$5.81 \$6.76	(\$0.48) \$1.06	NA	\$0.00 \$0.15	\$0.00 \$0.57	0.0%	\$11.00 \$14.49	\$10.00 \$13.25	12/26/06 02/03/06	04/07/06 01/17/06	\$11.00 \$14.18	9 3,601	NM 13.4	189.4% 176.7%	7.6% 0.5%	7.6% (17) 4.7% (18)
(19) Codorus Valley Bancorp, Inc. (20) Columbia Financial Corporation	CVLY CLBF		09/30/06	524,397 266,875	433,420 220,670	42,128 20,264	41,676	5,212 701	3,499,833 1,431,120	\$12.04 \$14.16	\$11.91 \$13.84	\$1.46 \$0.49	NA	\$0.13 \$0.16	\$0.49 \$0.62	2.5%	\$21.25 \$18.50	\$17.25 \$15.25	11/07/06 01/24/06	01/18/06	\$20.30 \$16.70	3,157 210	13.9 34.1	168.6% 117.9%	15.5% -9.2%	<u>18.6%</u> (19) -5.8% (20)
(21) Comm Bancorp, Inc.	CCBP	Bank	09/30/06	549,040	492,815	53,259	52,910	6,080	1,853,137	\$28.74	\$28.55	\$3.28	\$3.41 NA	\$0.25	\$1.00	2.3%	\$51.49	\$38.00	01/03/06	07/10/06	\$42.80	1,681	13.1	148.9%	2.4%	4.9% (21)
(22) Commercial National Financial Corporation (23) Community Bankers' Corporation	CNAF CTYP	Bank	09/30/06	341,838 200,725	298,561 172,353	36,818 16,027	36,256 15,602	2,956 1,696	3,044,813 2,271,663	\$12.09 \$7.06	\$11.91 \$6.87	\$0.92 \$0.73	NA	\$0.20 \$0 .10	\$0.80 \$0.40	4.0% 2.9%	\$21.21 \$14.00	\$17.50 \$12.40	11/14/06 12/29/06	03/01/06 06/30/06	\$19.95 \$14.00	500 333	19.4	165.0% 198.4%	5.8% 1.1%	10.3% (22) 4.3% (23)
(24) Community Banks, Inc. (25) Community First Bancorp, Inc.	CMTY CMFP		09/30/06 06/30/06	3,431,208 61,744	2,483,519 47,060	479,584 5,494	220,992 5,494	42,592 (1,132)	23,477,800 NA	\$20.43 NA	\$9.45 NA	\$1.78 NA	\$1.77 NA	\$0.20 \$0.00	\$0.79 \$0.00	2.9% 0.0%	\$28.69 \$22.00	\$24.10 \$15.25	12/28/06 01/19/06	06/28/06 12/29/06	\$27.76 \$15.25	32,422 11	15.6 NA	135.9% NA	4.1% -29.9%	7.2% (24) -29.9% (25)
(26) Dimeco, Inc. (27) DNB Financial Corporation	DIMC	Bank	09/30/06	389,856 506,749	322,636 369,928	33,981 30,918	33,981 30,545	5,284 2,212	1,517,484 2,506,790	\$22.39 \$12.33	\$22.39 \$12.18	\$3.36 \$0.90	NA	\$0.29 \$0.12	\$1.07 \$0.50	2.8% 2.5%	\$44.00 \$21.43				\$41.75 \$20.00	461 1.038	12.4 22.2	186.5% 162.2%	23.7% 6.3%	27.3% (26) 8.9% (27)
(28) East Penn Financial Corporation	EPEN	Bank	09/30/06	425,945	355,580	24,044	24,044	3,397	6,304,262	\$3.81	\$3.81	\$0.53	NA	\$0.06	\$0.22	2.7%	\$9.50	\$7.66	01/17/06	12/21/06	\$8.05	2,385	15.2	211.3%	-12.0%	-9.8% <mark>(28)</mark>
(29) Emclaire Financial Corp. (30) Enterprise Financial Services Group, Inc	EMCF EFSG		09/30/06 06/30/06	295,485 128,689	239,044 118,093	24,271 9,641	22,848 9,641	2,568 509	1,267,835 874,188	\$19.14 \$11.03	\$18.02 \$11.03	\$2.02 \$0.67	NA NA	\$0.29 \$0.00	\$1.10 \$0.00	4.0%	\$30.00 \$12.00	\$25.00 \$9.70	12/14/06 03/29/06	09/15/06 12/01/06	\$29.25 \$10.40	733 445	14.5 15.5	152.8% 94.3%	10.0% -6.3%	14.5% (29) -6.3% (30)
(31) Ephrata National Bank (32) ESB Financial Corporation	EPNB ESBF	Bank	09/30/06	596,922 1,918,387	456,495 826,517	65,087 128,999	65,087 84,107	5,359 8,750	2,846,446	\$22.86 \$9.93	\$22.86 \$6.47	\$1.88 \$0.67	NA NA	\$0.30 \$0.10	\$1.17 \$0 .40	3.9% 3.6%	\$37.00 \$13.00	\$30.75 \$10.30	06/22/06 02/03/06	12/29/06 11/06/06	\$30.75 \$11.00	575 15,091	16.4 16.4	134.5% 110.8%	-15.8% -2.0%	-12.9% (31) 1.5% (32)
(33) Eureka Financial Corporation (MHC)	EKFC	Thrift	09/30/06	96,478	67,862	20,438	20,438	1,038	1,229,493	\$16.62	\$16.62	\$0.82	NA	\$0.35	\$1.40	5.3%	\$36.00	\$26.05	01/06/06	12/22/06	\$26.50	255	32.3	159.5%	-29.3%	-26.1% (33)
(34) F.N.B. Corporation (35) FedFirst Financial Corp. (MHC)	FNB FFCO	Bank Thrift	09/30/06 09/30/06	6,060,285 283,609	4,399,924 142,701	538,968 46,176	273,952 45,096	54,777 (62)	60,299,036 6,707,500	\$8.94 \$6.88	\$4.54 \$6.72	\$0.92 (\$0.01)	\$1.14 NA	\$0.24 \$0.00	\$0.94 \$0.00	5.2% 0.0%	\$18.85 \$10.85			07/14/06 01/04/06	\$18.27 \$9.70	165,404 3,317	19.9 NM	204.4% 140.9%	5.2% 9.1%	11.3% (34) 9.1% (35)
(36) Fidelity Bancorp, Inc. (37) Fidelity D & D Bancorp, Inc.	FSBI FDBC	Thrift Bank	09/30/06 09/30/06	730,732 562,840	414,182 419,730	44,195 50,963	41,423 50,963	4,184	2,960,496 2,053,205	\$14.82 \$24.82	\$13.89 \$24.82	\$1.38 \$2.01	NA	\$0.14 \$0.22	\$0.55 \$0.88	3.0%	\$20.17 \$43.50	\$17.13 \$31.25	01/03/06	08/02/06	\$18.64 \$33.50	2,195	13.5 16.7	125.8% 135.0%	-1.2% -11.2%	<u>1.7%</u> (36) -9.0% (37)
(38) First Chester County Corporation	FCEC FCF		09/30/06	862,651	715,569	63,577	63,577	8,361	5,182,288	\$12.27 \$7.71	\$12.27	\$1.59	NA 80.70	\$0.14 \$0.17	\$0.54	2.6%	\$23.00 \$14.70	\$18.75	04/21/06	03/09/06	\$21.00	5,595 118,114	13.2 17.9	171.2%	9.7%	12.5% (38)
(39) First Commonwealth Financial Corporation (40) First Community Financial Corporation	FMFP	Bank Bank	09/30/06 09/30/06	6,092,539 275,267	4,318,942 219,075	568,968 19,385	390,817 NA	52,339 2,075	73,819,900	\$13.85	\$5.29 NA	\$0.75 \$1.48	\$0.76 NA	\$0.11	\$0.68 \$0.43	5.1% 1.4%	\$30.50	\$30.50	07 /10/06	07/10/06	\$13.43 \$30.50	0	20.6	174.2% 220.3%	3.9% 0.0%	9.3% (39) 0.4% (40)
(41) First Keystone Corporation (42) First Keystone Financial, Inc.	FKYS FKFS	Bank Thrift	09/30/06 09/30/06	521,665 522,960	386,370 358,816	53,480 28,659	52,163 28,659	6,119 1,035	4,539,933 2,027,9 28	\$11.78 \$14.13	\$11.49 \$14.13	\$1.32 \$0.54	NA NA	\$0.22 \$0.00	\$0.85	4.9%	\$20.00 \$21.25	\$16.81 \$16.47	11/10/06 05/09/06	07/06/06	\$18.00 \$19.40	1,479 1,783	13.6 35.9	152.8% 137.3%	-6.7% -0.2%	-2.3% (41) -0.2% (42)
(43) First National Bank of Liverpool (44) First National Bank of Port Allegany	FNBV FIPG	Bank Bank	09/30/06	36,390 94,668	31,514 71,602	4,516 8,517	4,516 8,517	648 620	NA 262,352	NA \$32.46	NA \$32.46	NA	NA	NA \$0.28	NA \$0.55	NA 2.7%	NA \$48.00		08/07/06	10/26/06	NA \$41.50	NA 58	NA	NA 127.8%	NA -13.5%	NA (43) -13.5% (44)
(45) First National Community Bancorp, Inc.	FNCB	Bank		1,083,796	829,541	93,884	93,884	13,061	12,330,579	\$7.61	\$7.61	\$1.04	NA	\$0.12	\$0.48	1.7%	\$30.20	\$23.18	04/17/06		\$28.94	1,687	27.8	380.1%	19.0%	21.1% (45)
(46) First Perry Bancorp, Inc. (47) First Resource Bank	FPYB FRSB	Bank Bank	06/30/06 09/30/06	111,856 62,664	86,755 48,989	11,948 8,385	11,948 8,385	806 (580)	<u>395,312</u> 1,086,111	\$30.22 \$7.72	\$30.22	NA (\$0.53)	NA NA	\$0.19 \$0.00	\$0.76 \$0.00	2.2% 0.0%	\$44.00 \$12.00	\$8.75	06/02/06 09/13/06	12/20/06	\$35.00 \$9.00	261	NA NM	115.8% 116.6%	-14.6% -10.4%	-13.0% (46) -10.4% (47)
(48) First Star Bancorp, Inc. (49) Fleetwood Bank Corporation	FSSB FLEW	Thrift Bank	09/30/06	587,269 158,504	357,060 142,777	35,659 15,181	35,659 15,181	2,374 639	588,754 267,002	\$59.88 \$56.86	\$59.88 \$56.86	NA NA	NA NA	\$0.00 \$0.00	\$0.00 \$1.31	0.1%	\$37.50 \$83.00		02/01/06 10/24/06		\$32.00 \$78.50	164 5	7.9 32.7	53.4% 138.1%	-15.8% -5.9%	<u>-15.8%</u> (48) -5.9% (49)
(50) FNB Bancorp, Inc. (51) FNBM Financial Corporation	FBIP FNMN		09/30/06 06/30/06	615,603 85,837	524,927 74,816	79,742	79,742 10,815	8,992 243	949,346 NA	\$84.00 NA	\$84.00 NA	\$9.40 NA	NA	\$0.76 \$1.15	\$3.29	2.0% 8.2%	\$156.00 NA	\$146.00 NA	12/04/06	07/24/06	\$154.00 \$56.10	71	16.4 NA	183.3% NA	1.3% 0.0%	3.5% (50) 10.2% (51)
(52) Fox Chase Bancorp, Inc. (MHC)	FXCB	Thrift	09/30/06	767,166	604,909	122,818	122,818	3,592	14,679,650	\$8.37	\$8.37	NA	NA	\$0.00	\$0.00	0.0%	\$13.95	\$12.25			\$13.50	16,939	NA	161.3%	NA	NA (52)
(53) Franklin Financial Services Corporation (54) Fulton Financial Corporation	FRAF FULT		09/30/06	787,143 14,910,652	596,680 10,277,028	71,351	59,061 836,099	7,095 179,828	3,836,060 173,493,385	\$18.60 \$8.63	\$15.40 \$4.82	\$2.03 \$1.05	NA \$1.07	\$0.25 \$0.15	\$0.99 \$0.58	3.7%	\$28.00 \$17.35	\$24.51 \$15.36	12/26/06 02/01/06	02/13/06 05/22/06	\$27.30 \$16.70	992 192,570	13.5 15.9	146.8% 193.5%	8.1% -0.4%	12.3% (53) 3.2% (54)
(55) GNB Financial Services, Inc. (56) Greater Delaware Valley Savings Bank (MHC)	GNBF ALLB		06/30/06 09/30/06	107,394 378,330	86,137 296,270	12,978 34,326	12,978 34,326	1,326 1,531	449,750 3,441, 383	\$28.92 \$9.97	\$28.92 \$9.97	\$2.83 \$0.43	NA	\$0.11 \$0 .09	\$1.08 \$0.36	0.8%	\$56.50 \$28.95	\$49.60 \$21.31	12/19/06	02/1 0/06 09/01/06	\$56.50 \$22.60	42 1,633	19.6 52.6	195.4% 226.6%	46.4% -14.4%	49.4% (55) -13.1% (56)
(57) Halifax National Bank	HLXN	Bank	09/30/06	79,219	59,339	10,019	10,019	404	312,500	\$32.06	\$32.06	\$1.30	NA	\$0 .00	\$0.70	0.9%	\$57.50	\$1.98	05/15/06	05/09/06		0	39.2	159.1%	-1.0%	-1.0% <mark>(57)</mark>
(58) Hamlin Bank and Trust Company (59) Harleysville National Corporation	HMLN HNBC		09/30/06 09/30/06	357,194 3,363,003	252,474 2,628,246	73,888 286,605	73,888 238,814	5,883 35,954	397,000 28,983,700	\$186. 12 \$9.89	\$186.12 \$8.24	\$1.23	NA NA	\$1.85 \$0.20	\$10.95 \$0.75	3.9% 4.1%		\$191.00 \$17.86	06/15/06 01/31/06	12/28/06 05/19/06	\$191.00 \$19.31	5 56,929	NA 15.7	102.6% 195.3%	-5.9% 6.2%	-0.8% (58) 10.2% (59)
(60) Harleysville Savings Financial Corporation (61) Honat Bancorp, Inc.	HARL HONT		09/30/06	775,638 377,415	429,254 330,515	48,471 40,198	48,471 40,197	4,202	3,849,736 263,151	\$12.59 \$152.76	\$12.59 \$152.75	\$1.08 \$24.68	NA	\$0.17 \$0.68	\$0.65 \$3.98	<u>3.7%</u> 0.7%	\$19.93 \$380.00	\$14.81 \$325.00	11/20/06 05/12/06			5,926	17.1 15.0	146.8% 241.6%	2.8%	6.8% (60) 11.3% (61)
(62) IBT Bancorp, Inc.	IRW IRGB	Bank	09/30/06	725,011	548,719	62,519 35,641	62,519	8,537	5,884,840 1,114,895	\$10.63	\$10.63	\$1.44	NA	\$0.25 \$0.28	\$1.00 \$1.13	4.8% 1.9%	\$22.25 \$64.00	\$18.20 \$52.05	08/22/06	03/01/06		1,309	14.6	197.6%	3.6%	8.7% (62)
(63) Iron & Glass Bancorp, Inc. (64) Jonestown Bank and Trust	JNES	Bank	09/30/06 09/30/06	304,477 221,494	256,432 188,146	22,867	34,871 22,867	3,662 2,575	1,500,000	\$31.97 \$15.24		NA \$1.72	NA	\$0 .18	\$0 .60	2.7%	\$27.50	\$24.00	09/15/06 01/13/06	02/17/06 07/25/06		256 160	15.3	184.6% 172.2%		<u>-4.5% (63)</u> <u>1.4% (64)</u>
(65) JTNB Bancorp, Inc. (66) Juniata Valley Financial Corp.	JTNB JUVF		06/30/06	113,183 421,014	88,351 358,767	11,154 47,846	11,154 45,362	916 4,824	810, 711 4,457,184	\$13.76 \$10.73	\$13.76 \$10.18	NA \$1.07	NA NA	\$0.00 \$0.17	\$0.00 \$0.66	0.0%	\$23.50 \$24.50	\$19.00 \$21.00	03/09/06 01/25/06	01/23/06 11/01/06	\$20.00 \$21.05	19 848	NA 19.7	145.4% 196.1%		<u>-5.3%</u> (65) -9.7% (66)
(67) Kish Bancorp, Inc. (68) KNBT Bancorp, Inc.	KISB KNBT	Bank	06/30/06 09/30/06	406,000 2,926,763	301,000 1,888,636	33,142 349.715	31,373 215,472	3,782 22,748	553,785 27,672,834	\$59.85 \$13.29	\$56.65 \$8.26	NA \$0.81	NA \$0.82	\$0.74 \$0.08	\$2.75 \$0.31	3.3% 1.9%	\$96.00 \$17.52			12/29/06	\$88.75 \$16.73	255 54,725	NA 20.7	148.3% 125.9%	-7.1% 2.7%	-7.1% (67) 4.7% (68)
(69) Landmark Community Bank	LDKC	Bank	09/30/06	126,473	108,138	10,942	10,942	(308)	1,460,301	\$7.49	\$7.49	NA	NA	\$0.00	\$0.00	0.0%	\$11.75	\$9.00	04/26/06	12/15/06	\$9.00	4	NA	120.2%	-23.4%	-23.4% (69)
(70) Lawrence Keister & Co. (71) Leesport Financial Corp.	SDLJ FLPB		06/30/06 09/30/06	172,262 1,022,850	134,853 689,582	36,145 99,314	36,145 55,838	NA 9,280	NA 5,352,623	NA \$18.55	NA \$10.43	NA \$1.73	NA \$1.82	\$0.00 \$0.19	\$0.00 \$0.73	0.0%	\$700.00 \$25.72	\$602.00 \$20.81	09/07/06 11/07/06	04/05/06 08/16/06	\$700.00 \$23.91	0 3,921	NA 13.8	NA 128.9%	NA 4.6%	NA (70) 7.9% (71)
(72) Luzerne National Bank Corporation (73) Manor National Bank	LUZR MANR		06/30/06 09/30/06	180,770 16,969	154,413 14,650	16,993 2,173	16,993 2,173	1,504 63	677,902 NA	\$25.07 NA	\$25.07 NA	NA NA	NA	\$0.15 \$0.00	\$0.70 \$0.00	1.5%	\$48.00 NA	\$39.00 NA	03/27/06	10/18/06	\$40.00 \$2,900.00	219	18.0 NA	159.6% NA	-9.1% 0.0%	-8.1% (72) 0.0% (73)
(74) Mars National Bank	MNBP	Bank	09/30/06	273,590	236,831	31,096	31,096	2,171	80,000	\$388.24	\$388.24	NA	NA	\$0.00	\$0.00	0.0%	\$520.00	\$415.00	03/23/06	01/17/06	\$520.00	0	NA	133.9%	25.3%	25.3% (74)
(75) Mauch Chunk Trust Financial Corp. (76) Mellon Financial Corporation	MCHT MEL		06/30/06 09/30/06	328,235 42,666,000	230,625 28,976,000	18,437 4,495,000	18,437 2,157,000	2,438 869,000	3,025,050 411,862,219	\$6.09 \$10.91	\$6.09 \$5.24	\$0.82 \$2.10	NA \$2.14	\$0.07 \$0.22	\$0.27 \$0.86	1.7% 2.1%	\$16.71 \$43.08		08/30/06 12/05/06		\$15.71 \$42.15	0 3,471,619	19.2 20.1	257.8% 386.3%		11.9% (75) 26.0% (76)
(77) Mercersburg Financial Corporation (78) Mid Penn Bancorp, Inc.	MCBG MBP		06/30/06 09/30/06	124,081 455,787	104,507 329,229	12,828 38,381	12,828 37,914	1,462 4,966	720,000 3,346,946	\$17.82 \$11.47	\$17.82 \$11.33	NA \$1.47	NA NA	\$0.00 \$0.20	\$0.00 \$0.79	0.0%	\$45.00 \$27.25		04/25/06		\$41.00 \$25.55	0 671	NA 17.4	230.1% 222.8%	-8.9% 5.0%	<u>-8.9%</u> (77) 8.4% (78)
(79) Mifflinburg Bank & Trust Company	MIFF	Bank	09/30/06	262,255	212,309	27,034	27,034	3,641	1,097,000	NA	NA	NA \$1.12	NA	\$0.00	\$0.00	0.0%	\$45.00	\$38.00	09/29/06	08/30/06	\$45.00	0	NA	NA	2.3%	2.3% (79)
(80) MNB Corporation (81) Muncy Bank Financial, Inc.	MYBF	Bank	09/30/06 09/30/06	269,600 183,341	185,861 142,927	25,561 18,113	25,561 18,113	1,214 1,944	748,182	\$23.30 \$24.21	\$23.30 \$24.21	\$2.54	NA	\$0.25 \$0.24	\$0.99 \$0.96	2.8% 2.7%	\$43.00 \$35.33	\$30.55	11/22/06	08/04/06	\$35.25 \$35.00	282 7	31.5 13.8	151.3% 144.6%	7.2%	<u>-10.9%</u> (80) 10.4% (81)
(82) National Penn Bancshares, Inc. (83) Neffs Bancorp, Inc.	NPBC NEFB		09/30/06 09/30/06	5,347,548 213,823	3,772,102 171,792	528,104 40,515	244,879 40,515	63,627 2,821	47,730,760 197,941	\$11.06 \$204.68	\$5.13 \$204.68	\$1.34 \$14.26	\$1.31 NA	\$0.17 \$0.00	\$0.65 \$2.00	3.3% 1.6%	\$22.50 \$255.00		01/31/06 08/09/06		\$20.25 \$255.00	79,429 0	15.1 17.9	183.1% 124.6%	9.5% 2.7%	13.1% (82) 2.7% (83)
(84) New Century Bank	NCYB NTBP	Bank	09/30/06	224,285 234,324	181,084 162,433	16,019 29,833	16,019	802	1,984,370 73,000	\$8.07 \$408.67	\$8.07 \$408.67	\$0.43 NA	NA	\$0.00	\$0.00	0.0% 4.3%	\$9.50 NA				\$9.50 \$600.00	904	22.1 13.5	117.7% 146.8%	NA 0.0%	NA (84)
(85) New Tripoli Bancorp, Inc. (86) North Penn Bancorp, Inc. (MHC)	NPEN	Thrift	09/30/06	117,970	91,406	13,046	29,833 13,046	3,252 (69)	1,443,555	\$9.04	\$9.04	(\$0.04)	NA	\$0.00 \$0.03	\$13.01 \$0.09	1.0%	\$12.20	\$10.35	12/19/06		\$11.60	71	NM	128.4%	12.6%	0.0% (85) 13.5% (86)
(87) Northumberland Bancorp (88) Northwest Bancorp, Inc. (MHC)	NUBC NWSB		09/30/06 09/30/06	336,307 6,543,248	299,919 5,299,634	24,901 612,359	24,901 446,186	2,232 56,524	1,362,772 50,111,799	\$18.27 \$12.22	\$18.27 \$8.90	\$1.63 \$1.13	NA \$1.09	\$0.08 \$0.20	\$0.30 \$0.70	1.1% 2.9%	\$33.50 \$29.73	\$29.25 \$21.00	06/09/06 12/14/06	12/29/06 12/30/05	\$29.25 \$27.46	119 33,079	17.9 24.3	160.1% 224.7%	-12.7% 29.2%	<u>-11.9% (87)</u> 32.9% (88)
(89) Norwood Financial Corp.	NWFL	Bank	09/30/06	453,170 212,679	364,606	51,059 32,118	50,825 31,855	5,773	2,797,972 NA	\$18.25 NA	\$18.17 NA	\$2.03 NA	\$2.05 NA	\$0.23 \$0.00	\$0.85 \$0.00	2.9%	\$33.75 \$83.75	\$29.59 \$83.50			\$31.50 \$83.75	786	15.5 NA	172.6% NA	2.6%	5.3% (89) 26.9% (90)
(90) Old Forge Bank (91) Omega Financial Corporation	OMEF	Bank	09/30/06	1,876,105	1,355,125	322,389	156,065	21,397	12,573,916	\$25.69	\$12.44	\$1.69	\$1.74	\$0.31	\$1.24	3.9%	\$34.21	\$27.86	03/27/06	12/30/05	\$31.92	24,788	18.9	124.3%	14.5%	19.2% <mark>(91)</mark>
(92) Orrstown Financial Services, Inc. (93) Palm Bancorp	ORRF PALN		09/30/06 09/30/06	783,830 540,534	625,141 466,448	87,343 69,085	65,714 69,085	11,142 6,472	6,114,747 14,500	\$14.28 \$4,764.48	\$10.75 \$4,764.48	\$1.86 \$446.34	NA	\$0.20 NA	\$0.78 NA	2.2% NA	\$39.00 NA	\$31.80 NA	11/15/06	03/23/06	\$36.55 NA	692 NA	19.7 NA	255.9% NA	5.9% NA	8.2% (92) NA (93)
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PENNSYLVANIA BANKS STOCK REPORTS (BASIC DATA AS OF SEPTEMBER 30, 2006 PRICING DATA AS OF 12/29/06)

\$=000's; except per share which is in \$						BASIC DATA DATE				SHARE INFORMATION DATA					<u>DIVIDEND DATA</u>				PRICING DATA										
LTM=Latest 1	2 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		
Cor	mpany Name	Ticker	Industry	Date	Assets	Deposits	Equity	Equity	Income	Outstanding	per Share (\$)	per Share (\$)	(\$)LTM	Current Year	Declared (\$)	LTM	Yield (%)	Price (\$)	Price (\$)	Date	Date	12/29/06	12/29/06	12/29/06	12/29/06	Chg	Return		
(94) Parkvale Financial Corporation		PVSA	Thrift	09/30/06	1,923,586	1,519,881	125,218	93,291	13,565	5,679,742	\$22.05	\$16.43	\$2.37	\$2.44	\$0.20	\$0.80	2.5%	\$34.60	\$27.00	11/14/06	04/11/06	\$31.75	1,114	13.4	144.0%	12.6%	15.6% (94)		
(95) Penn Laurel Financial Corp		PELA	Bank	06/30/06	215,471	176,552	19,171	18,012	2,077	1,051,609	\$18.23	\$17.13	\$1.95	NA	\$0.18	\$0.72	3.2%	\$23.75	\$21.00	04/05/06	08/28/06	\$22.50	440	12.2	123.4%	-4.3%	-1.1% (95)		
(96) Penns Woods Bancorp, Inc.		PWOD	Bank	09/30/06	586,752	401,722	74,725	71,693	9,831	3,916,208	\$19.08	\$18.31	\$2.50	NA	\$0.44	\$1.73	4.7%	\$39.81	\$36.03	06/27/06	10/12/06	\$37.80	1,346	15.1	198.1%	-2.8%	1.8% (96)		
(97) Pennsylvania Commerce Bancorp, Inc.		COBH	Bank	09/30/06	1,838,173	1,606,253	99,180	99,180	7,208	6,125,656	\$16.02	\$16.02	\$1.13	\$1.16	\$0.00	\$0.00	0.0%	\$33.50	\$24.27	02/01/06	11/14/06	\$26.30	7,836	23.3	164.2%	-17.4%	-17.4% (97)		
(98) Penseco Financial Services Corporation		PFNS	Bank	09/30/06	560,842	400,911	67,131	67,131	6,414	2,148,000	\$31.25	\$31.25	\$2.98	NA	\$0.35	\$1.50	3.3%	\$46.00	\$40.05	02/15/06	10/04/06	\$42.76	816	14.4	136.8%	1.8%	5.4% (98)		
(99) Peoples Financial Services Corp.		PFIS	Bank	09/30/06	411,604	318,708	40,589	39,155	4,316	3,133,874	\$12.95	\$12.49	\$1.36	NA	\$0.19	\$0.76	2.9%	\$33.00	\$26.00	01/17/06	12/27/06	\$26.00	458	19.1	200.8%	-17.2%	-15.0% (99)		
(100) Peoples Limited		PPLL	Bank	06/30/06	182,650	135,935	12,572	12,451	1,452	411,905	\$30.52	\$30.23	NA	NA	\$0.00	\$1.72	2.7%	\$59.00	\$48.00	11/22/06	01/25/06	\$59.00	0	16.8	193.3%	49.4%	49.4% (100)		
(101) PNC Financial Services Group, Inc.		PNC	Bank	09/30/06	98,436,000	64,572,000	10,758,000	7,164,000	2,574,000	293,800,000	\$36.60	\$24.36	\$8.68	\$5.05	\$0.55	\$2.15	3.0%	\$75.15	\$61.50	12/28/06	12/30/05	\$74.04	1,357,280	8.5	202.3%	19.8%	23.6% (101)		
(102) Prudential Bancorp, Inc. of Pennsylvania (MHC)		PBIP	Thrift	09/30/06	472,381	347,292	87,448	87,448	3,837	12,064,320	\$7.25	\$7.25	\$0.32	\$0.31	\$0.04	\$0.16	1.2%	\$14.40	\$11.33	05/10/06	12/30/05	\$13.40	1,569	41.9	184.9%	13.1%	14.5% (102)		
(103) PSB Bancorp, Inc.		PSBI	Bank	09/30/06	564,125	505,181	47,889	NA	(5,744)	5,142,526	\$9.31	NA	(\$1.18)	NA	\$0.00	\$0.00	0.0%	\$16.49	\$10.00	12/28/06	07/25/06	\$16.40	5,475	NM	176.1%	42.6%	42.6% (103)		
(104) QNB Corp.		QNBC	Bank	09/30/06	592,874	463,501	49,641	49,585	5,710	3,126,985	\$15.88	\$15.86	\$1.80	NA	\$0.21	\$0.84	3.3%	\$27.70	\$24.30	05/24/06	09/11/06	\$25.50	1,535	14.2	160.6%	-5.6%	-2.5% (104)		
(105) Republic First Bancorp, Inc.		FRBK	Bank	09/30/06	980,344	742,991	72,067	72,067	10,229	9,492,649	\$7.59	\$7.59	\$1.06	\$1.03	\$0.00	\$0.00	0.0%	\$14.24	\$11.59	05/03/06	12/30/05	\$12.95	5,659	12.2	170.6%	8.3%	8.3% (105)		
(106) Royal Bancshares of Pennsylvania, Inc.		RBPAA	Bank	09/30/06	1,301,669	782,708	162,680	162,680	32,033	13,176,105	\$12.06	\$12.06	\$2.36	NA	\$0.27	\$1.06	4.2%	\$26.65	\$21.00	12/29/06	06/28/06	\$26.28	18,324	11.1	217.9%	19.2%	24.5% (106)		
(107) S&T Bancorp, Inc.		STBA	Bank	09/30/06	3,278,710	2,536,092	335,011	NA	54,701	25,303,774	\$13.24	NA	\$2.09	\$2.10	\$0.30	\$1.17	3.5%	\$37.68	\$29.67	02/17/06	08/11/06	\$34.67	42,500	16.6	261.9%	-5.8%	-2.6% (107)		
(108) SE Financial Corp.		SEFL	Thrift	10/31/06	175,514	136,771	23,979	23,979	(262)	2,286,375	\$12.61	\$12.61	(\$0.13)	NA	\$0.03	\$0.12	1.0%	\$14.24	\$12.20	01/20/06	11/08/06	\$12.65	996	NM	100.3%	-8.5%	-7.6% (108)		
(109) Somerset Trust Holding Company		SOME	Bank	09/30/06	455,198	368,401	38,052	38,042	3,973	2,450,000	\$15.53	\$15.53	\$1.62	NA	\$0.12	\$0.47	2.9%	\$17.00	\$14.75	01/27/06	05/09/06	\$16.75	69	10.3	107.9%	1.2%	4.2% (109)		
(110) Sovereign Bancorp, Inc.		SOV	Thrift	09/30/06	90,410,059	52,783,614	8,733,777	3,211,612	431,846	475,710,762	\$18.07	\$6.38	\$1.00	\$1.45	\$0.08	\$0.24	1.3%	\$26.60	\$19.47	12/21/06	02/13/06	\$25.39	2,257,995	25.4	140.5%	23.3%	25.0% (110)		
(111) Sterling Financial Corporation		SLFI	Bank	09/30/06	3,147,150	2,491,442	309,586	221,559	36,227	28,999,804	\$10.68	\$7.64	\$1.24	\$1.43	\$0.15	\$0.58	2.5%	\$24.20	\$19.50	12/28/06	01/03/06	\$23.67	37,848	19.1	221.6%	19.6%	22.8% (111)		
(112) Susquehanna Bancshares, Inc.		SUSQ	Bank	09/30/06	8,082,863	5,833,210	928,689	573,673	89,975	51,829,972	\$17.92	\$11.07	\$1.84	\$1.64	\$0.25	\$0.97	3.7%	\$27.92	\$22.07	11/24/06	07/17/06	\$26.88	193,283	14.6	150.0%	13.5%	18.1% (112)		
(113) TF Financial Corporation		THRD	Thrift	09/30/06	654,777	470,398	65,387	60,845	5,586	2,871,370	\$24.22	\$22.62	\$2.04	NA	\$0.19	\$0.76	2.5%	\$33.49	\$26.54	11/01/06	07/07/06	\$31.00	1,996	15.2	128.0%	9.0%	11.8% (113)		
(114) Tower Bancorp Inc.		TOBC	Bank	09/30/06	536,839	402,465	79,973	NA	5,939	2,368,051	\$33.77	NA	\$3.04	NA	\$0.26	\$0.74	2.3%	\$49.75	\$42.25	07/19/06	05/11/06	\$44.75	243	14.7	132.5%	-6.3%	-4.2% (114)		
(115) Turbotville National Bancorp, Inc.		TVNB	Bank	06/30/06	88,921	73,378	11,890	11,890	NA	12,143	\$979.16	\$979.16	NA	NA	NA	NA	NA	NA	NA			NA	NA	NA	NA	NA	NA (115)		
(116) 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%	\$161.00	\$121.00	04/07/06	10/05/06	\$133.00	0	22.4	84.5%	-24.9%	-24.9% (116)		
(117) 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	\$0.18	\$0.70	2.8%	\$25.75	\$24.05	04/11/06	12/01/06	\$24.90	348	NA	98.7%	-2.5%	0.2% (117)		
(118) Union National Financial Corporation		UNNF	Bank	09/30/06	511,375	331,839	29,064	29,064	2,684	2,522,657	\$11.52	\$11.52	\$1.06	NA	\$0.14	\$0.62	3.1%	\$21.85	\$17.90	01/06/06	12/28/06	\$17.90	1,847	16.9	155.4%	-17.7%	-15.0% (118)		
(119) Univest Corporation of Pennsylvania		UVSP	Bank	09/30/06	1,937,397	1,463,716	185,493	138,206	25,160	12,984,041	\$14.29	\$10.64	\$1.94	NA	\$0.20	\$0.78	2.6%	\$31.50	\$24.00	12/27/06	03/09/06	\$30.48	12,170	15.7	213.4%	25.6%	29.1% (119)		
(120) West Milton Bancorp, Inc.		WMBC	Bank	06/30/06	238,922	210,579	14,425	14,425	2,598	794,774	\$18.15	\$18.15	\$3.27	NA	\$0.59	\$1.61	4.7%	\$52.50	\$48.50	02/09/06	03/06/06	\$50.00	150	15.3	275.5%	-2.9%	0.3% (120)		
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- Asset/Liability Management & Interest Rate Risk Assessment
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- Appraisal & Conversion Valuation for Thrifts Converting from Mutual to Stock

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- Strategic Planning Meetings and Retreats
- Acquisition Strategy Formulation
- Organizational Structure & Management Review
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- Profit Improvement and Performance Review
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Internet Banking

Regulatory:

- Review, Preparation & Response for Regulatory Examinations
- Representation & Negotiation on Regulatory Enforcement Actions
- Compliance Assessment of Regulatory Agreements & Requirements
- Application Assistance: Branches, Start-Up Banks & Trust Companies

Executive Search:

Chief: Executive Officers, Operating Officers, Financial Officers, Lending Officers

Contact a BAC representative for information on these and other services.

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