



3RD QUARTER REVIEW
O3 CALL REPORTS & 12/29/06 STOCK PRICES

PENNSYLVANIA BANKING INDUSTRY: THIRD QUARTER 2006

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

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the Pennsylvania banking industry for the quarter ending 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: 9/30/05	9 Months Ending: 9/30/06	% 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%	

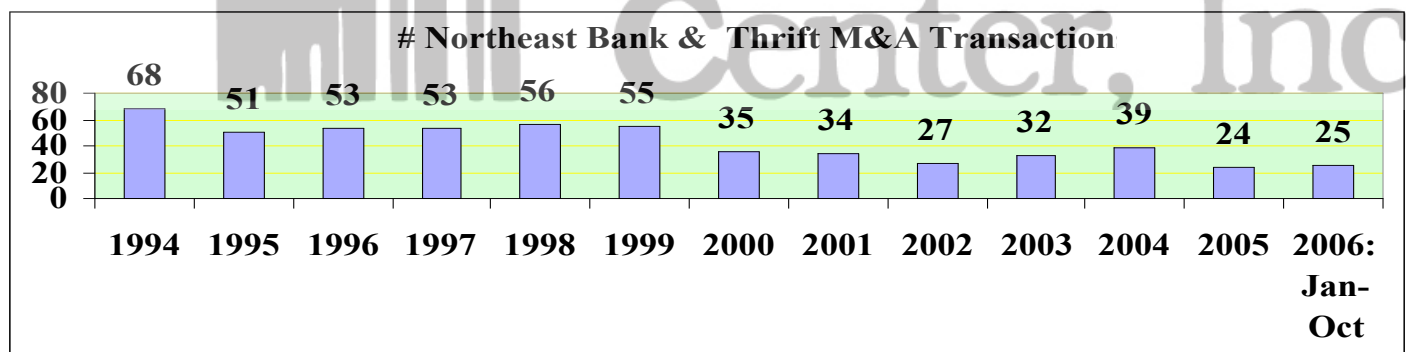
We include below 9-month summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING DATA as of 9/30/06							New			
(\$=Billions, except net inc.)	CT	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%

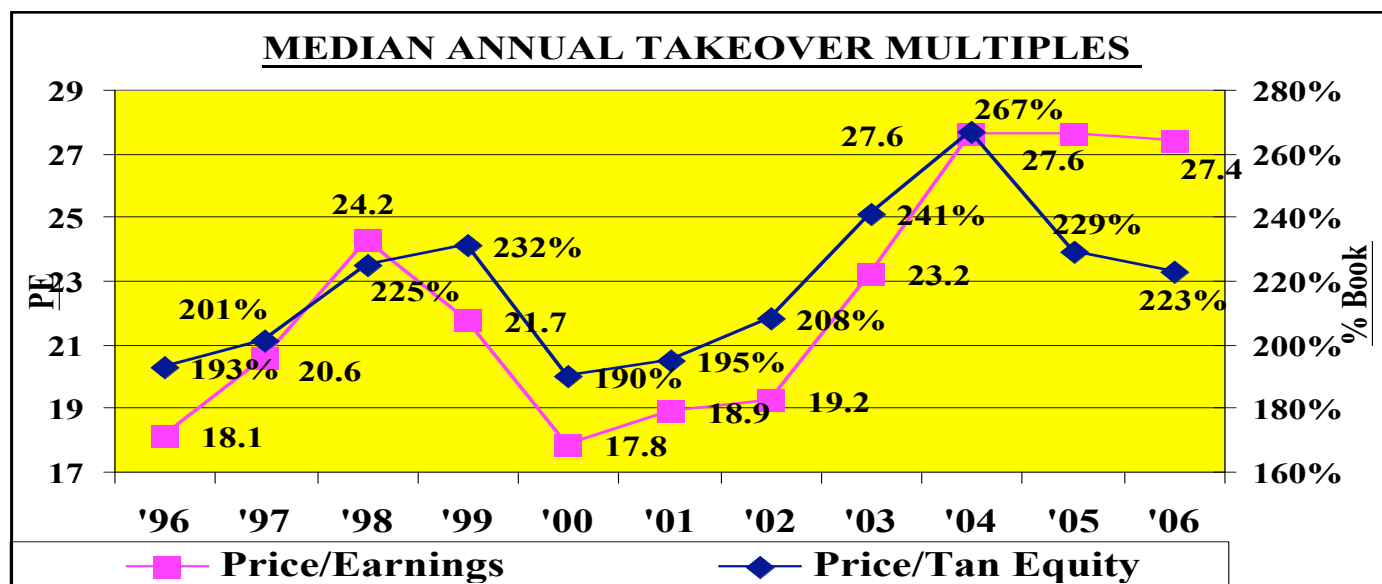
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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 completed 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:

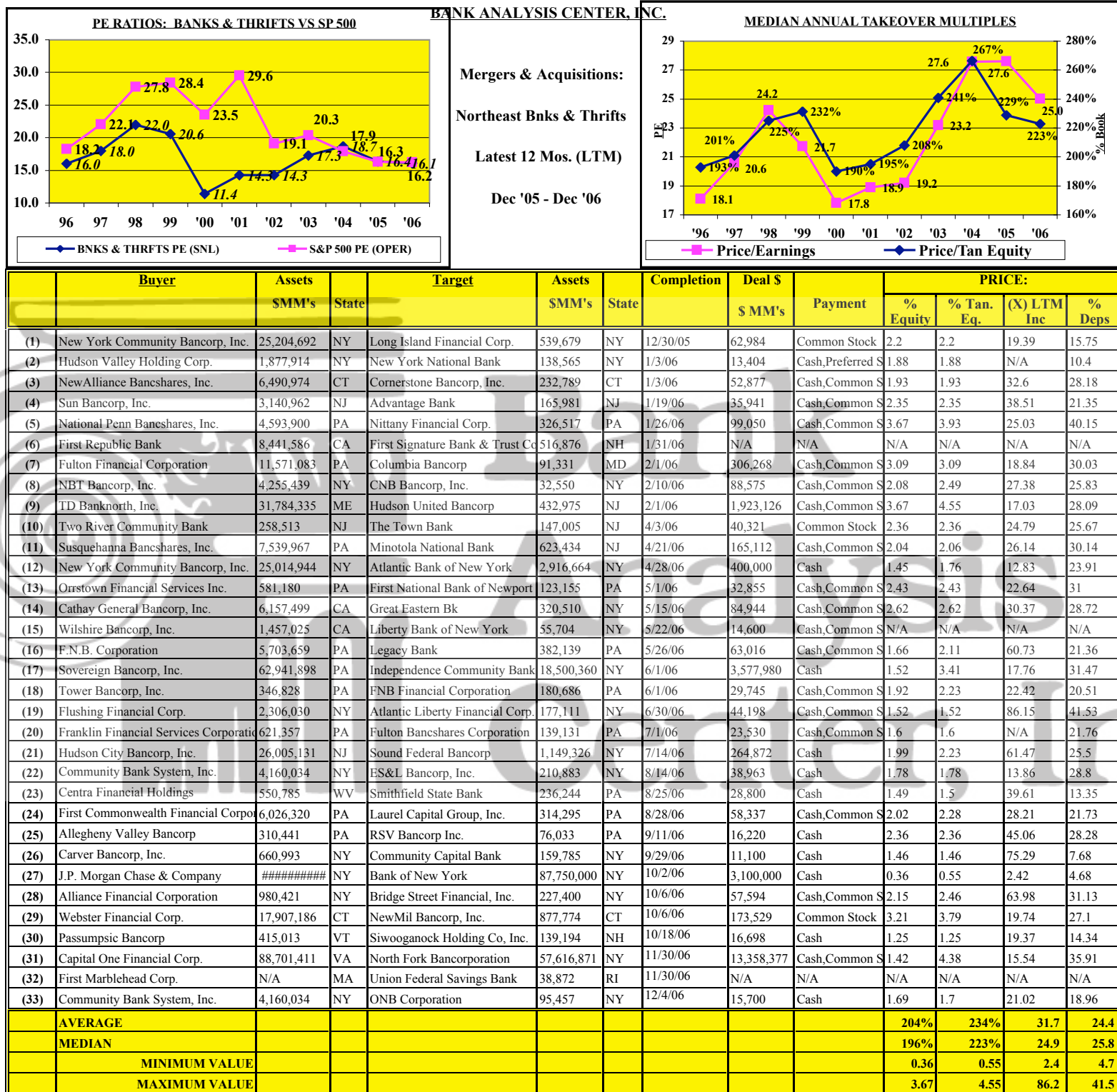
- ✓ **Market Segmentation**
- ✓ **Product Development & Positioning**
- ✓ **Business Development Initiatives**
- ✓ **Consumer Behavior**

- ✓ **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

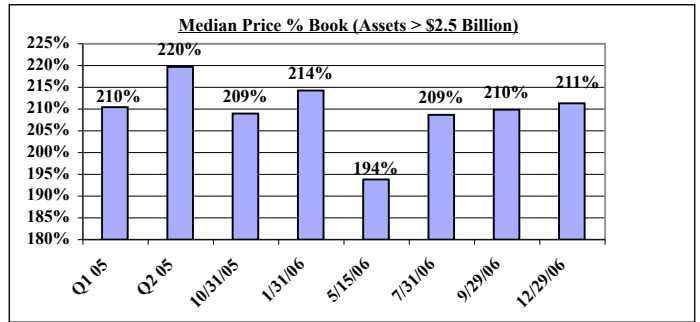
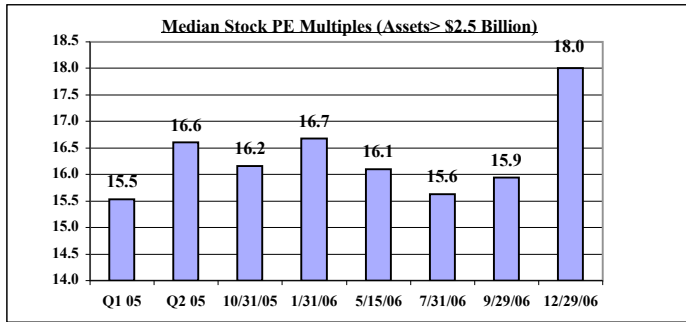


NORTHEAST BANKING STOCK TRADING DATA THROUGH 12/29/2006

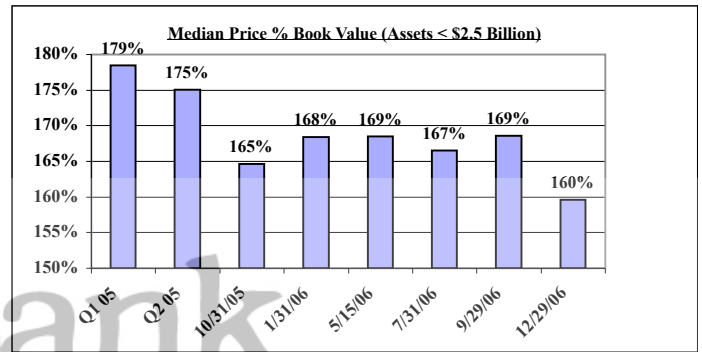
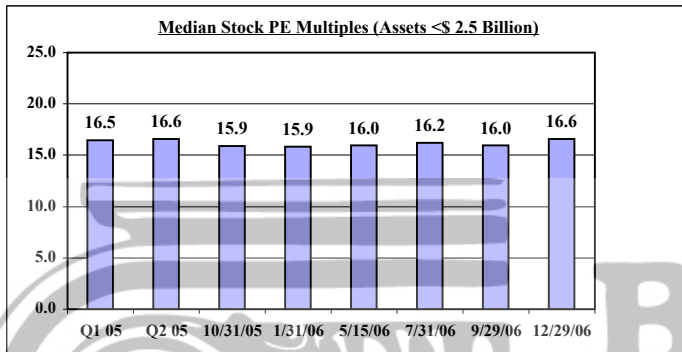
PREPARED BY: BANK ANALYSIS CENTER, INC., HTFD. CT

COMMERCIAL BANKS

ASSETS GREATER THAN \$2.5 BILLION

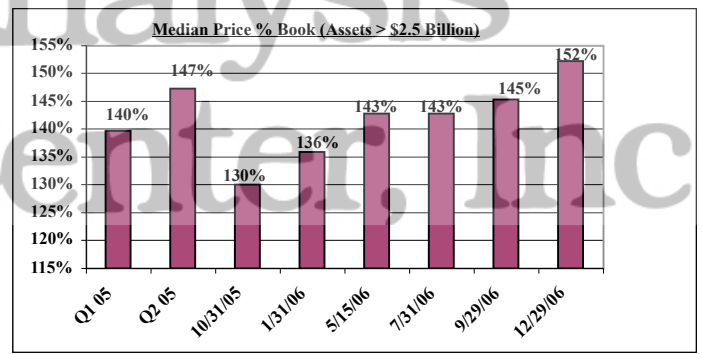
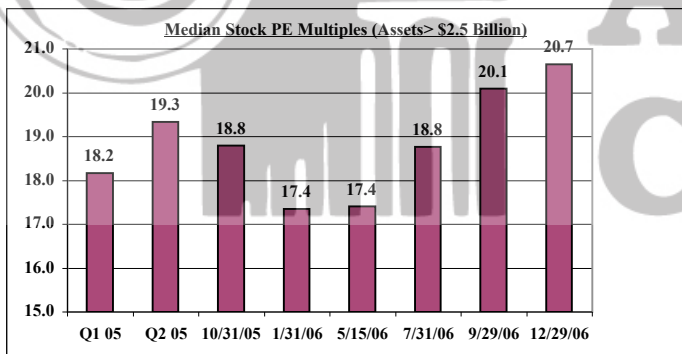


ASSETS LESS THAN \$2.5 BILLION

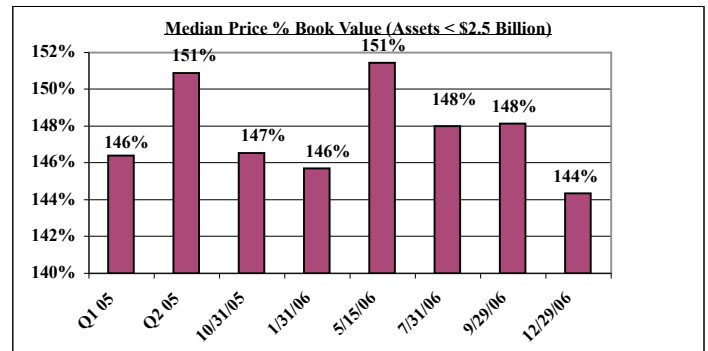
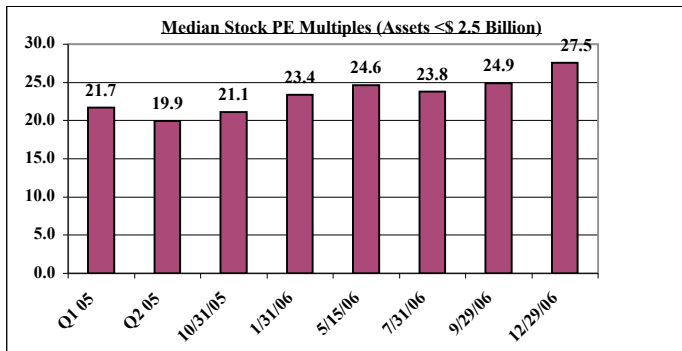


THRIFTS

ASSETS GREATER THAN \$2.5 BILLION



ASSETS LESS THAN \$2.5 BILLION



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

AGGREGATE PENNSYLVANIA BANKING INDUSTRY DATA AT 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):

NM = Not Meaningful

BASIC DATA:

INSTITUTION COUNT: (Banks, Savings Banks & S&L's)

	2003	2004	2005	9/30/05	9/30/06	2005 - 9/30/06	9/30/05 - 9/30/06
						Increase/(Decrease)	Increase/(Decrease)
						\$ %	\$ %
(1) Ending balance # institutions period end:	267	260	252	252	248	(4)	-2%
(2) # Reporting profits	252	241	227	229	224		
(3) % Reporting Profits	94%	93%	90%	91%	90%		

BALANCE SHEET DATA:

ASSETS

(4) 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,Premis.&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	28,103	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:

(20) Net Interest Earned	8,554	8,936	10,470	7,822	8,014	216	2%	192	2%
(21) +Non-Interest Income	5,790	5,695	5,942	4,395	4,399	(76)	-1%	4	0%
(22) +Gains/Losses on Securities	220	100	(43)	3	(184)	(202)	NM	(186)	NM
(23) -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) Charged-Off Loans	677	569	494	328	406	48	10%	78	24%
(28) Cumulative Charged-Off Loans	0	0	0	0	0	0	#DIV/0!	0	#DIV/0!
(29) Number of full time equiv. employees	73,146	74,664	81,087	82,705	81,634	547	1%	(1,071)	-1%

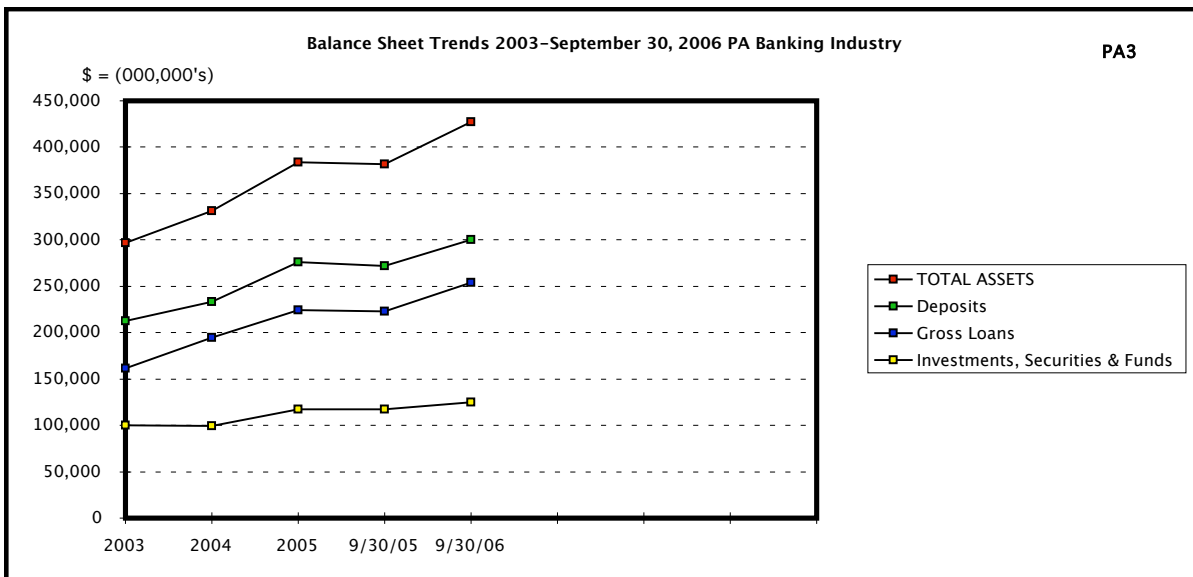
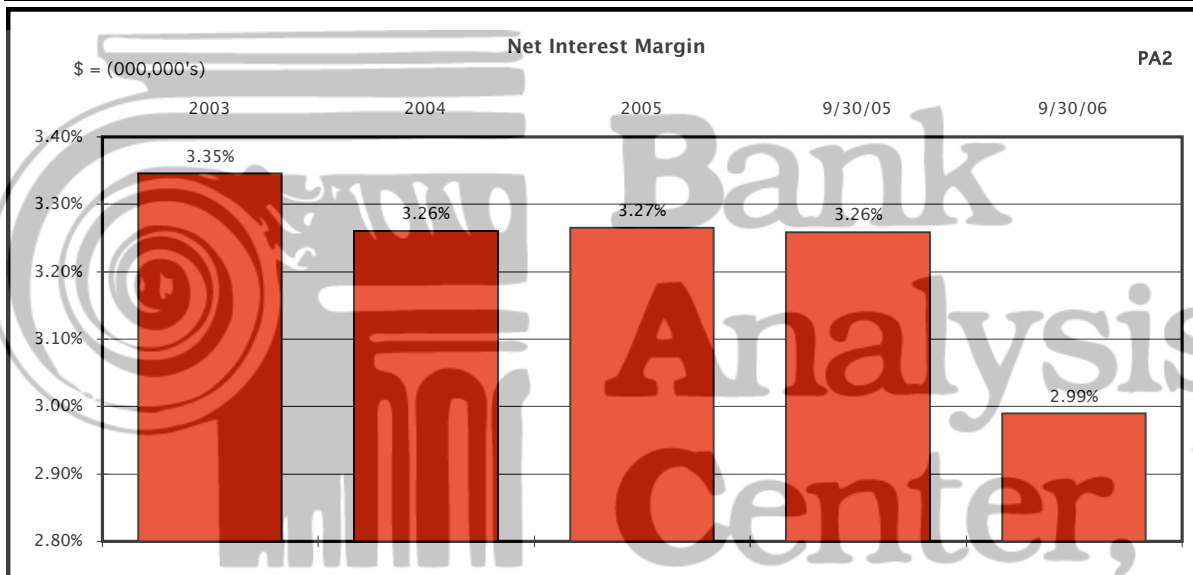
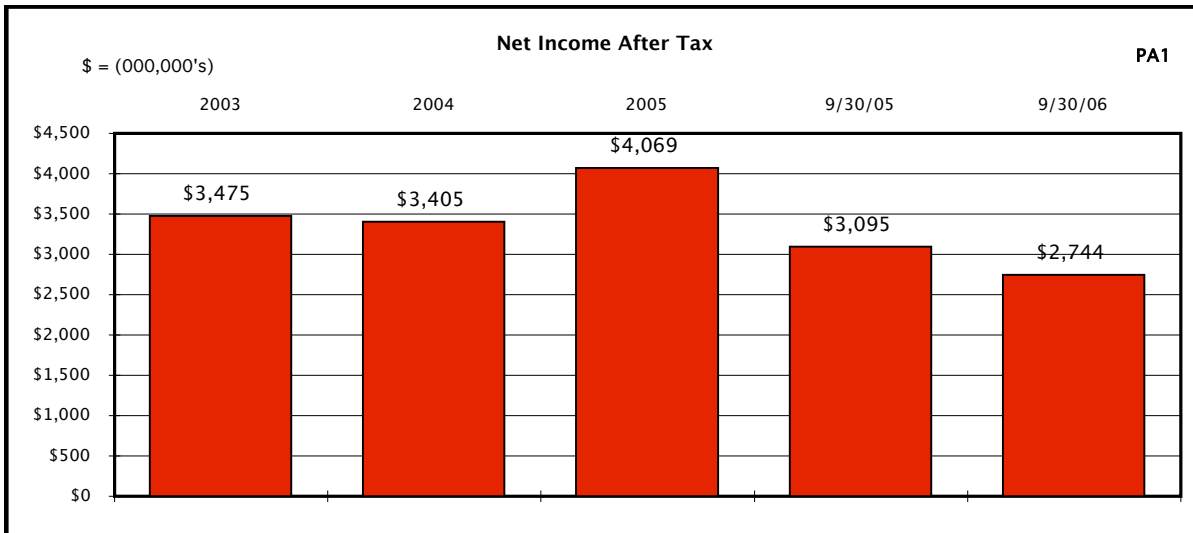
PERFORMANCE MEASURES:

(all ratios based on period end data unless otherwise indicated)

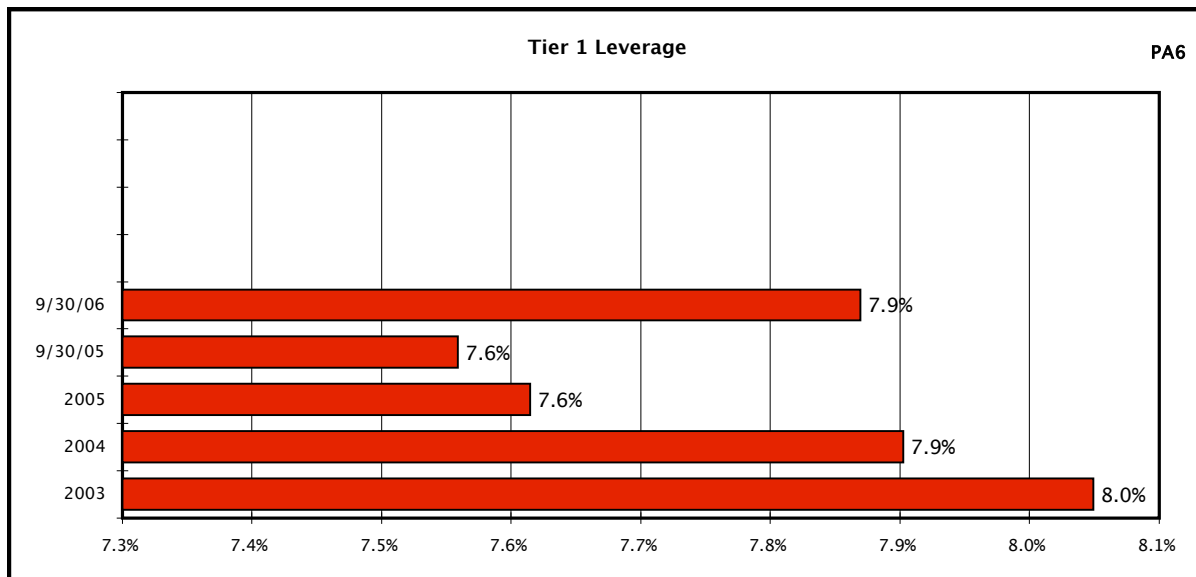
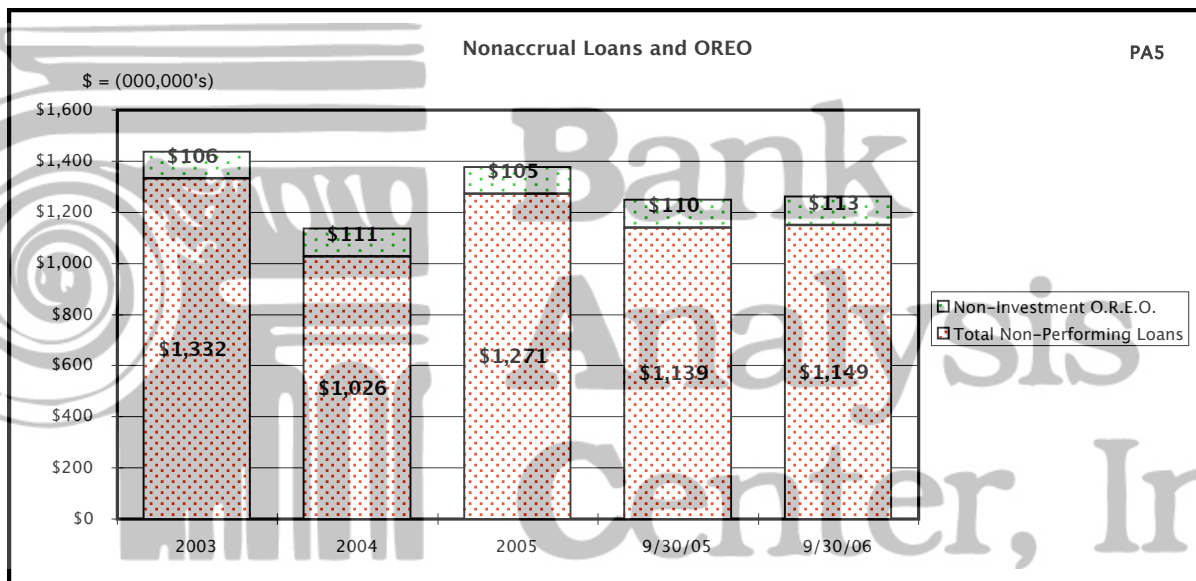
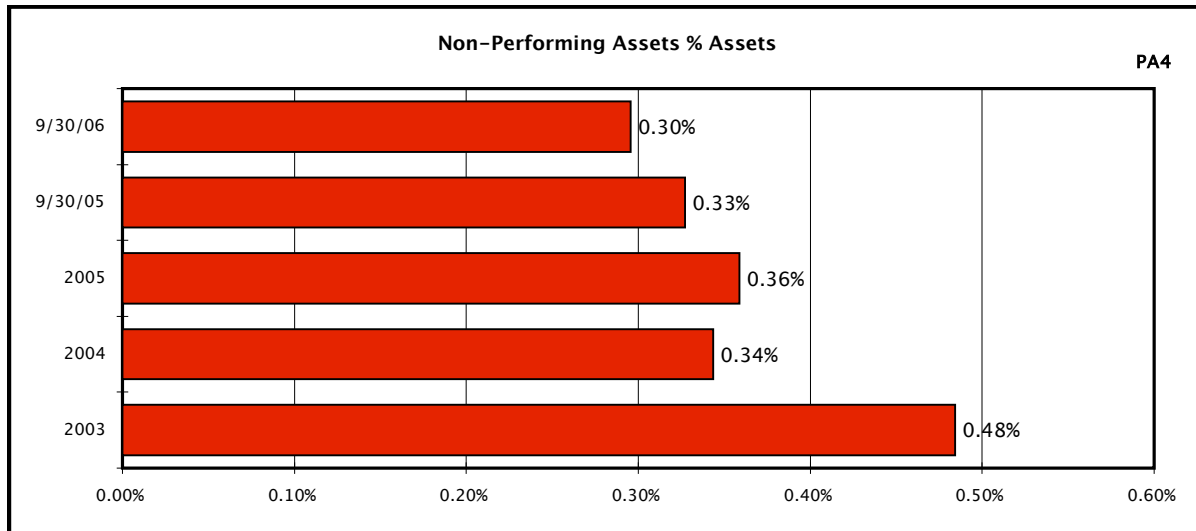
(30) Non-Performing Loans % Gross Loans	0.8%	0.5%	0.6%	0.5%	0.5%
(31) Non-Performing Assets % Assets	0.5%	0.3%	0.4%	0.3%	0.3%
(32) Reserve % Non-Performing Loans	164%	227%	183%	213%	206%
(33) Return on Average Assets (R.O.A.)	1.21%	1.10%	1.13%	1.15%	0.91%
(34) Return on Average Equity (R.O.E.)	12.66%	11.55%	12.18%	12.43%	9.64%
(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	8.4%	8.3%	7.8%	7.9%	8.1%
COMPOSITION OF EARNING ASSETS					
(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 + 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

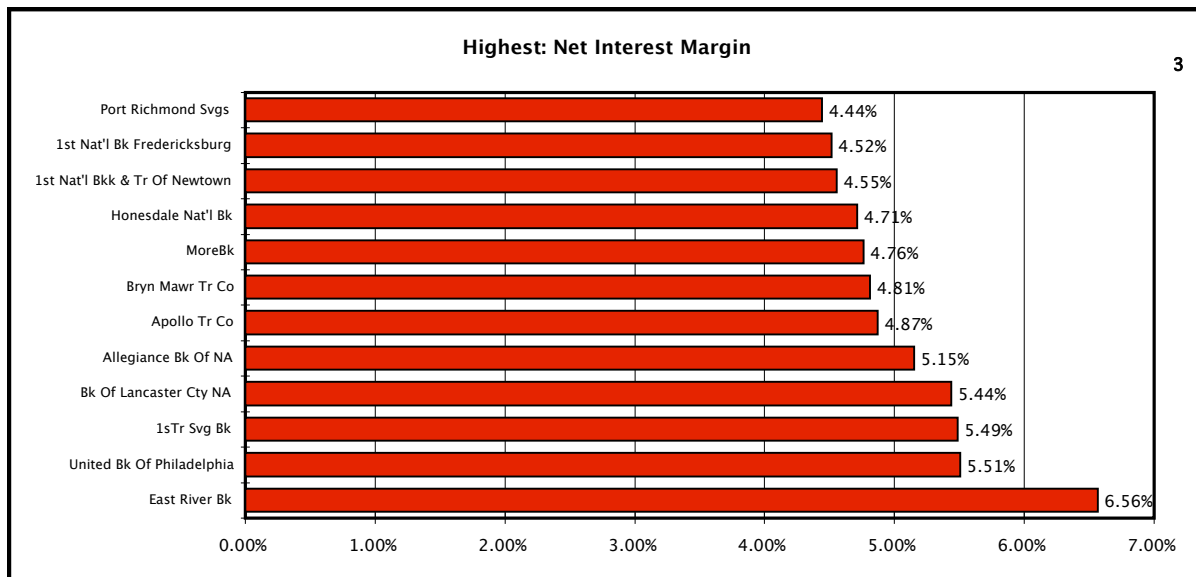
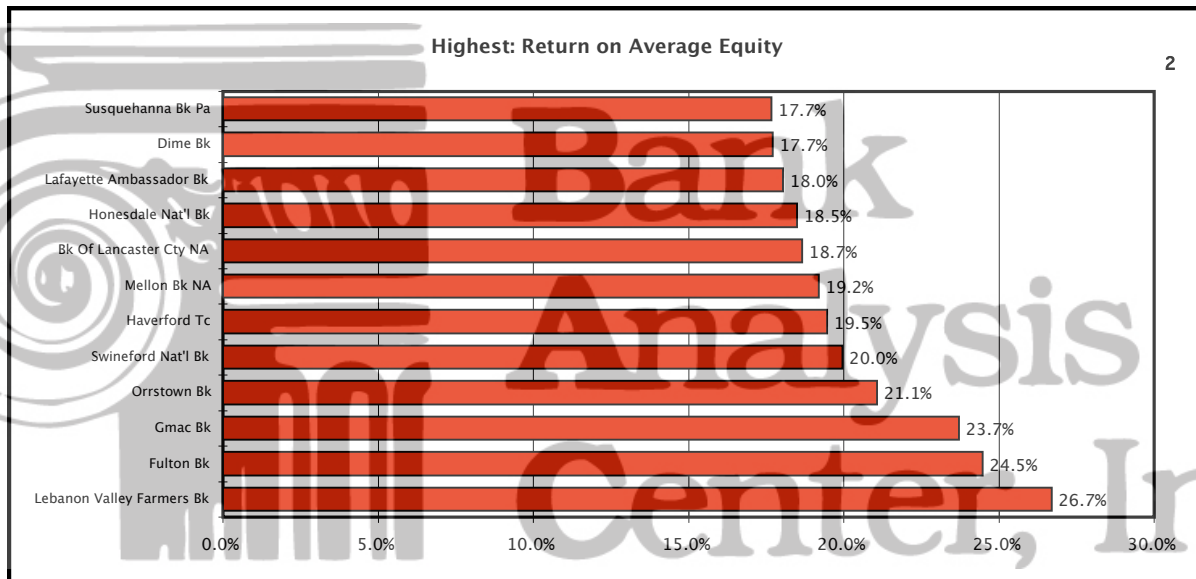
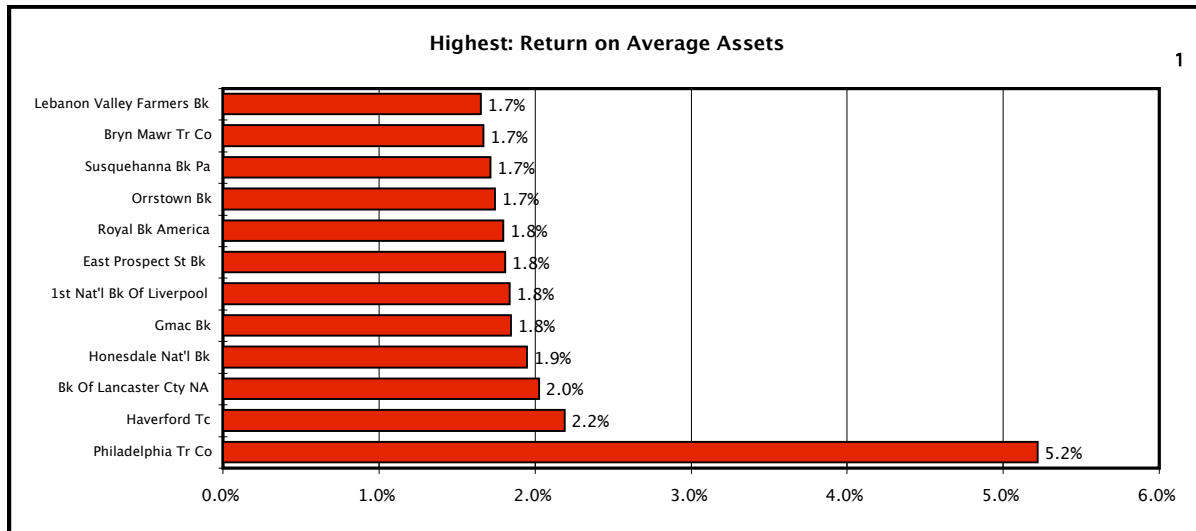


PENNSYLVANIA BANKING INDUSTRY TRENDS AS OF 09/30/06



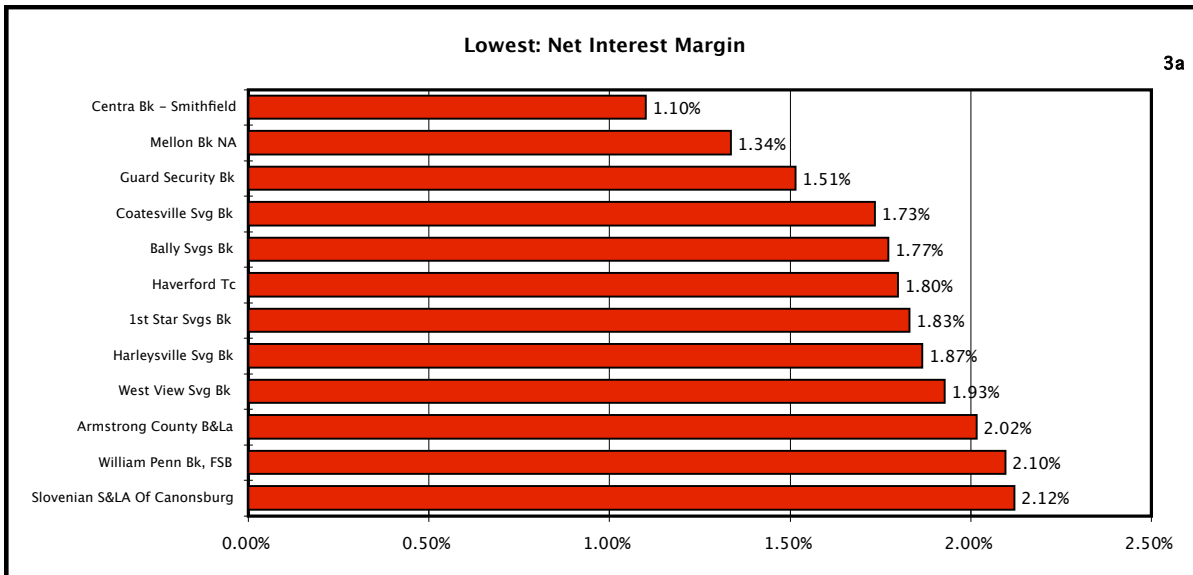
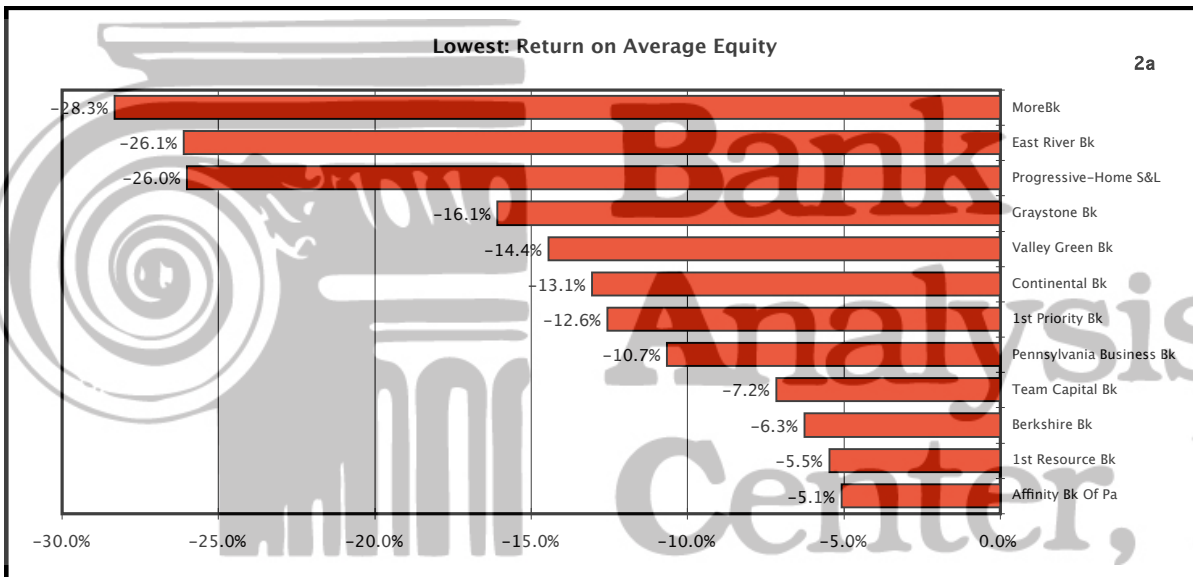
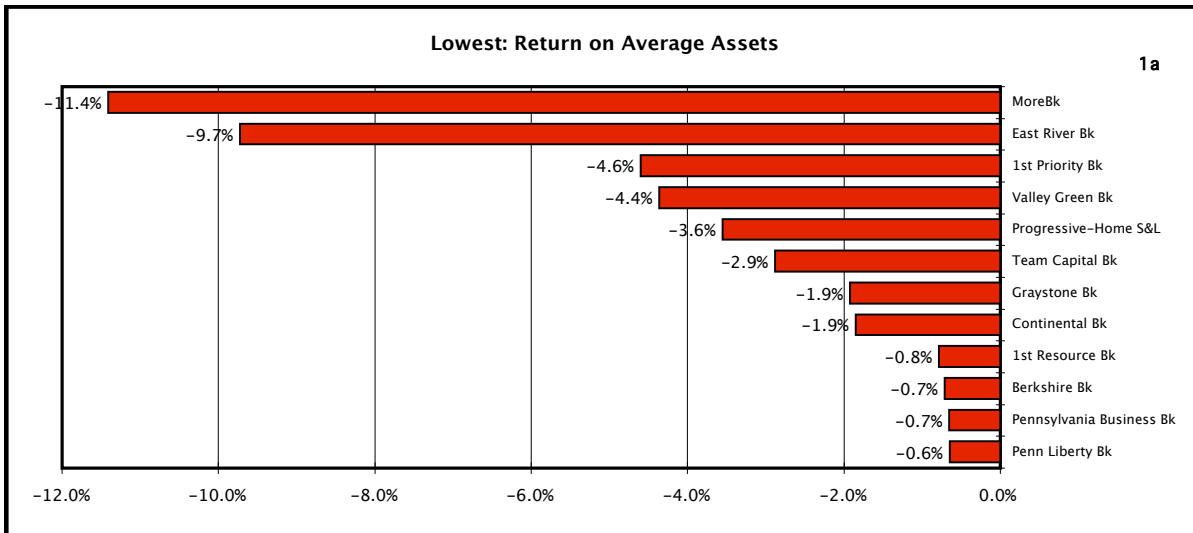
Third Quarter 2006
Pennsylvania Banking Industry Performance Measures

12 Highest Percentage



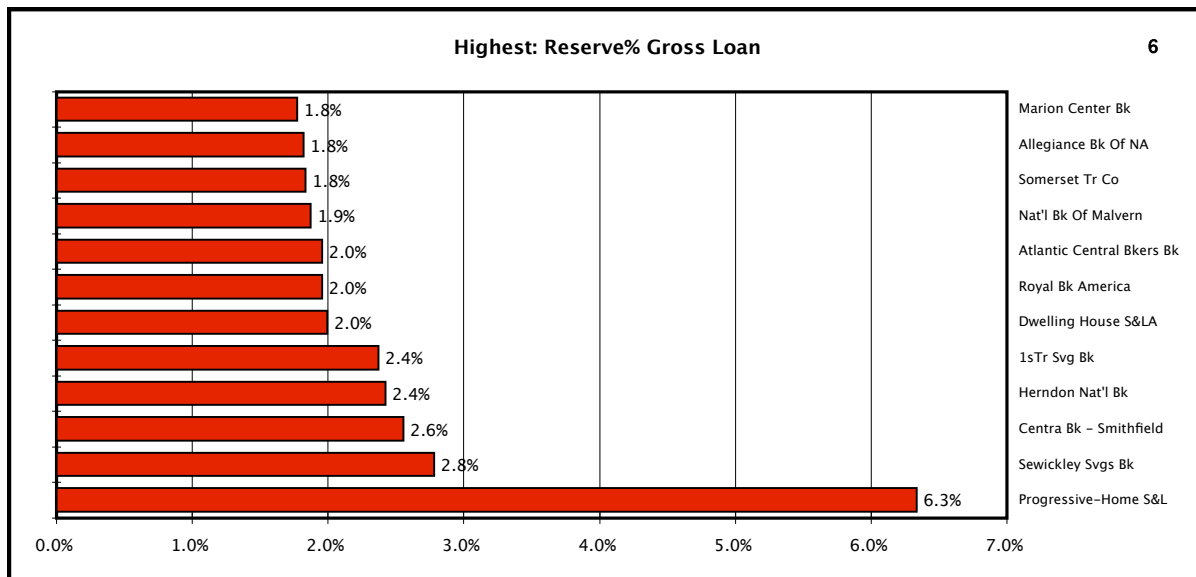
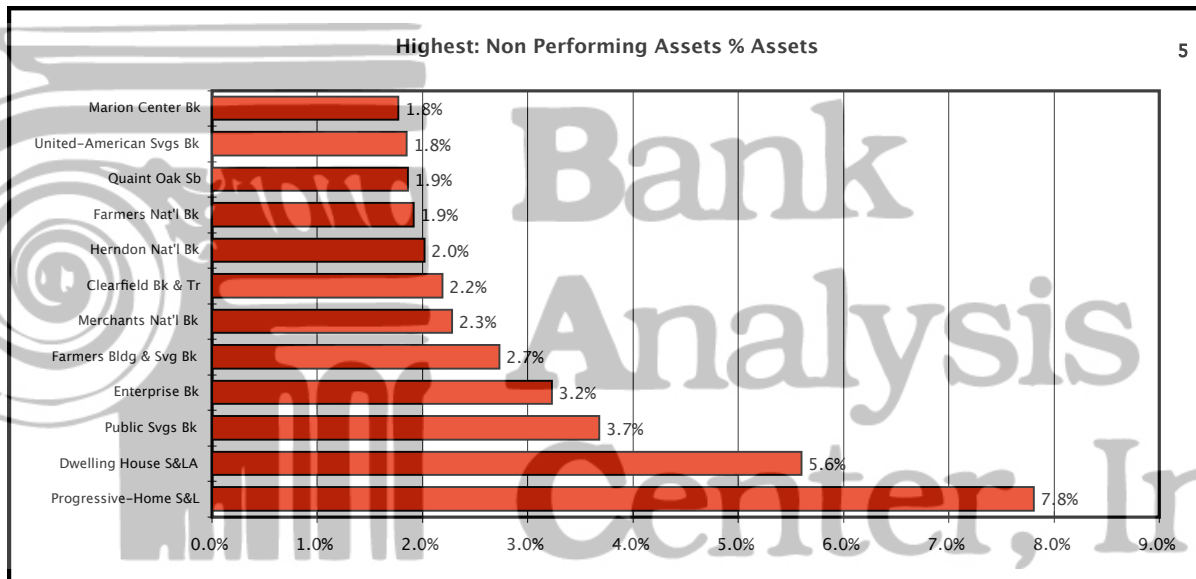
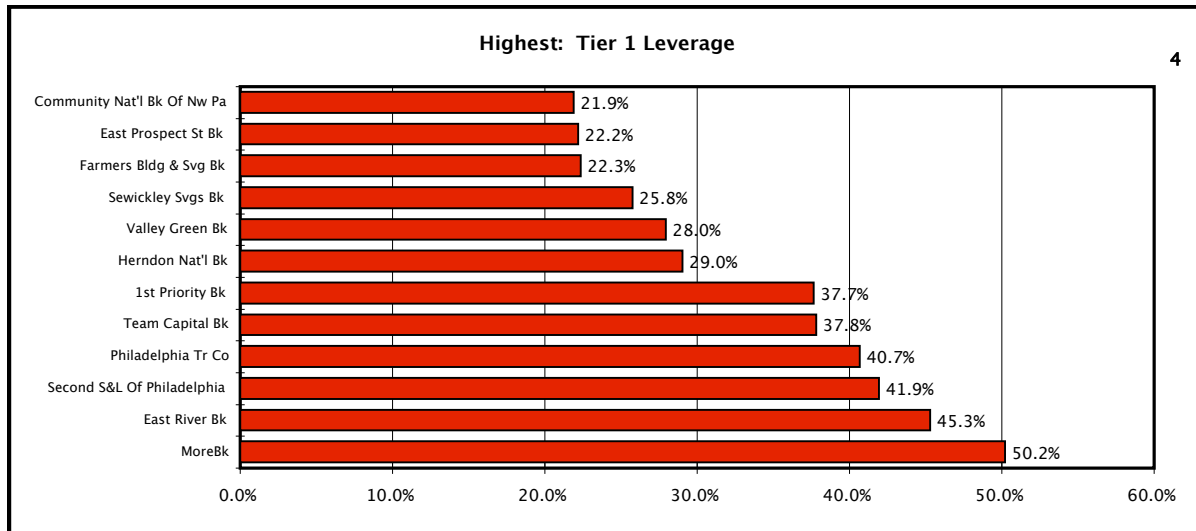
Third Quarter 2006
Pennsylvania Banking Industry Performance Measures

12 Lowest Percentage



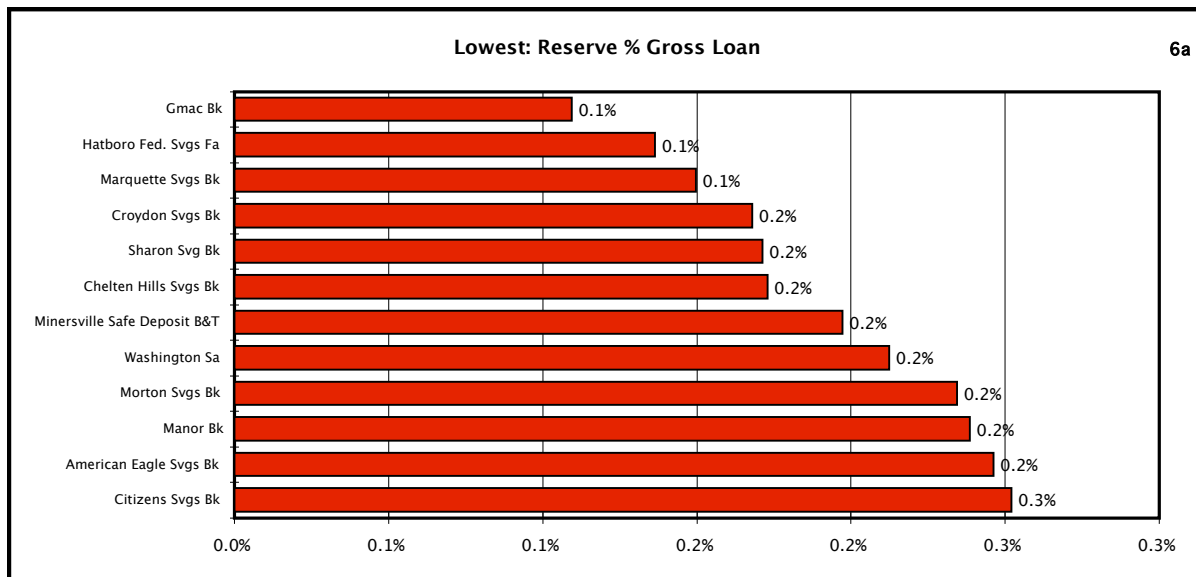
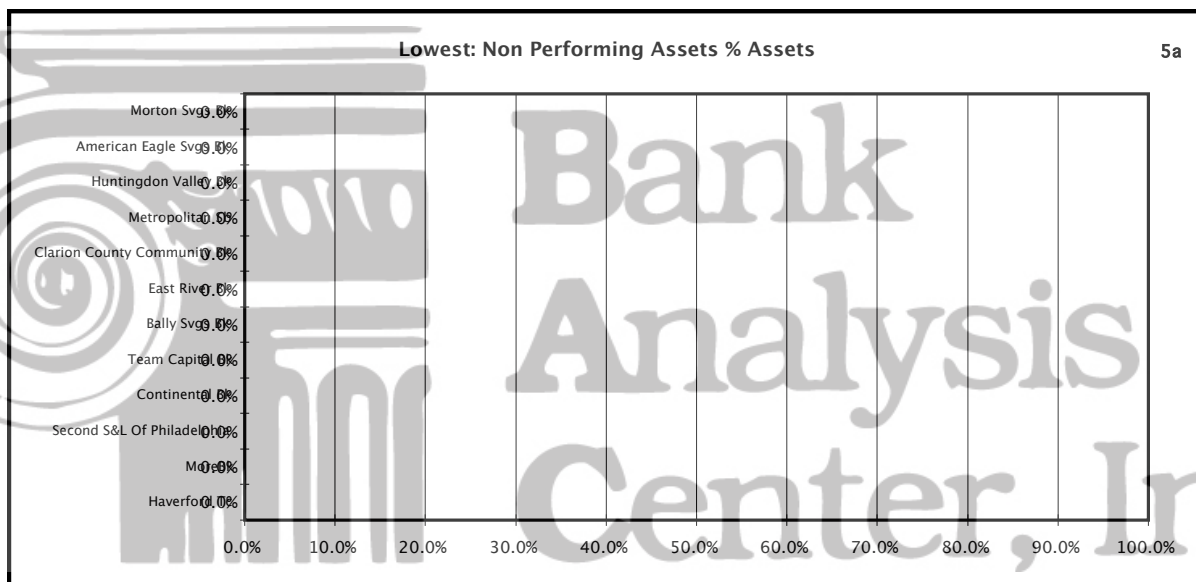
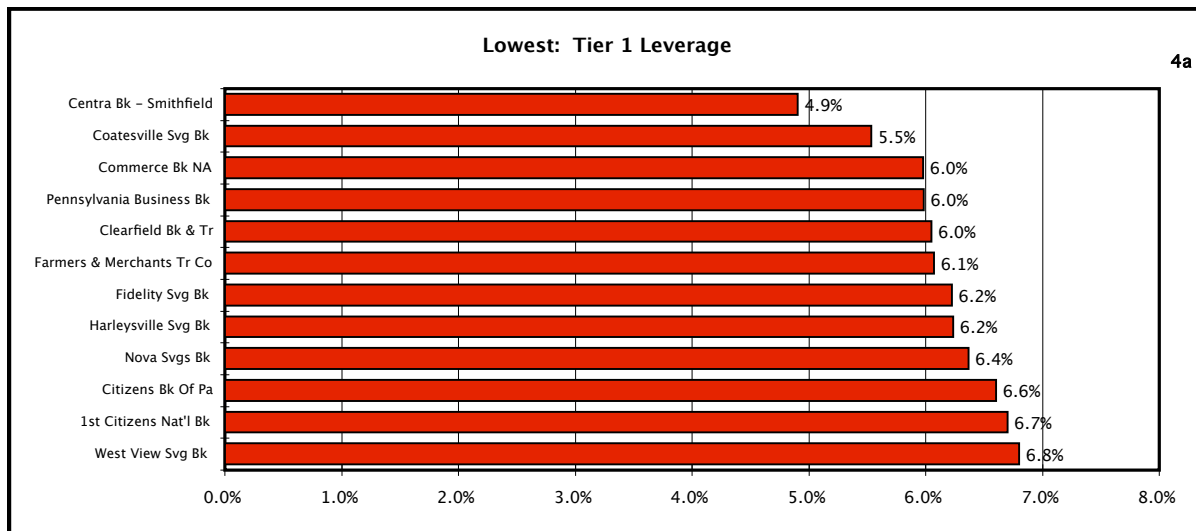
Third Quarter 2006
Pennsylvania Banking Industry Performance Measures

12 Highest Percentage



Third Quarter 2006
Pennsylvania Banking Industry Performance Measures

12 Lowest Percentage



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)	(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)					
BASIC DATA (SELECT)										NON - PERFORMING					BALANCE SHEET						CAPITAL		OPERATING					PROFIT								
Bank #	(\$000's)	Total	NET INCOME		Realized	Total	Gross	Investmnts.	Securities	Non-qualifying Intangible Assets	Total	Non-	Total	Reserve	Non-	Loans	Securities	Reserve	Commercial	Retail	Other	Tier 1	Adj.	Gross	Full	Non-	Non-	Non-	Net	Return	Return					
		Assets	After Tax	Net	Equity	Loans	+ Securities	Gains/	Non-		Non-	Non-	Perf.	%	%				%	%	%		%	%	%	%	%	%	%	%	%	%	%	%	%	%
		Period	Prior	Current	(Loss) on Securities	or Surplus	Period	(Per. End)	"Held to Maturity"		Performing	Investment	Performing	% Non-Perform.	Assets				% Gross	% Gross	% Gross		% Gross	% Gross	% Gross	Lev.	Leverage	Loans	Time Equiv.	Interest % Average Assets	Interest % Average Assets	Interest Expense Efficiency Ratio (Full Tax Eqv)	Margin (Estimated)	on Average Assets (After tax)	on Average Equity (After tax)	Bank #
Bank Name		End	09/05	09/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio	(After tax)	(After tax)						
ASSETS \$0-\$100 Million																																				
(1)	Affinity Bank Of Pa	98,109	105	(429)	(179)	11,187	56,663	37,408	0	328	0	0	0	0%	0.0%	53%	47%	1.1%	53%	47%	0%	12.2%	12.9%	70%	21	0.14%	3.00%	106.1%	2.80%	-0.59%	-5.1%	(1)				
(2)	American Eagle Svgs Bank	31,555	(19)	(95)	0	3,480	13,808	15,777	0	0	0	0	0	0%	0.0%	47%	53%	0.2%	0%	100%	0%	10.3%	10.4%	77%	7	0.13%	2.76%	117.2%	2.37%	-0.41%	-3.5%	(2)				
(3)	Armstrong County B&La	64,898	269	203	0	10,951	34,312	29,332	0	0	373	0	373	34%	0.6%	53%	47%	0.4%	6%	94%	0%	16.7%	16.3%	64%	8	0.04%	1.37%	68.4%	2.02%	0.41%	2.5%	(3)				
(4)	Asian Bank	71,531	233	(105)	0	6,949	47,622	20,745	(69)	0	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%	0.0%	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	80,890	237	430	0	7,665	62,538	11,427	0	0	796	0	796	85%	1.0%	88%	12%	1.1%	35%	52%	13%	9.6%	9.4%	107%	26	0.51%	2.91%	70.1%	4.02%	0.75%	7.7%	(6)				
(7)	Berkshire Bank	90,144	67	(433)	0	9,005	67,684	17,085	0	0	238	0	238	330%	0.3%	76%	24%	1.2%	59%	41%	0%	10.4%	11.0%	92%	31	0.34%	3.40%	112.0%	2.83%	-0.71%	-6.3%	(7)				
(8)	Cambria County FS&LA	43,196	269	234	0	5,167	27,270	14,888	0	0	38	0	38	361%	0.1%	66%	34%	0.5%	8%	92%	0%	12.3%	12.5%	74%	9	0.21%	2.18%	65.5%	3.21%	0.74%	6.2%	(8)				
(9)	Cheltenham Svgs Bank	25,653	146	56	0	2,480	22,559	2,718	0	0	84	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	56,529	334	308	24	8,035	26,066	25,527	0	0	189	37	226	151%	0.4%	49%	51%	1.1%	21%	67%	12%	14.7%	14.9%	55%	16	0.31%	2.76%	73.7%	3.74%	0.73%	5.2%	(10)				
(11)	Clarion County Community Bank	51,392	(425)	(151)	0	7,798	41,086	7,708	(34)	0	0	0	0	0%	0.0%	80%	20%	0.7%	45%	55%	0%	15.8%	16.3%	95%	21	0.22%	4.06%	110.0%	3.66%	-0.44%	-2.6%	(11)				
(12)	Community First Bank	63,277	(136)	95	0	5,594	40,481	17,368	0	0	1,024	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	(201)	0	155	0	155	275%	0.2%	56%	44%	1.2%	13%	80%	7%	21.9%	22.0%	70%	23	0.78%	2.72%	57.1%	4.22%	1.35%	6.2%	(13)				
(14)	County Svgs Bank	51,405	89	95	0	3,918	33,390	17,177	0	0	7	0	7	5343%	0.0%	66%	34%	1.1%	11%	89%	0%	7.6%	8.3%	72%	20	0.35%	3.75%	90.7%	3.87%	0.25%	3.3%	(14)				
(15)	Croydon Svgs Bank	10,566	39	15	0	1,096	8,934	1,245	0	0	135	0	135	11%	1.3%	85%	15%	0.2%	14%	85%	1%	9.9%	8.7%	95%	2	0.03%	2.49%	91.0%	2.86%	0.21%	1.8%	(15)				
(16)	Dwelling House S&LA	19,837	16	22	0	3,548	8,630	10,789	0	0	1,106	5	1,111	16%	5.6%	43%	57%	2.0%	12%	83%	0%	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	0	0	42	80	122	317%	0.2%	23%	77%	1.0%	15%	85%	1%	22.2%	22.3%	30%	12	0.12%	1.91%	54.6%	3.43%	1.81%	7.6%	(17)				
(18)	East River Bank	42,934	N/A	(1,566)	0	15,993	34,218	6,164	0	0	0	0	0	0%	0.0%	85%	15%	0.7%	35%	65%	0%	45.3%	46.0%	128%	24	0.29%	14.65%	226.6%	6.56%	-9.73%	-26.1%	(18)				
(19)	Elk County S&LA	10,715	100	(10)	0	2,366	7,707	2,847	0	0	60	43	103	93%	1.0%	73%	27%	0.7%	4%	96%	0%	21.8%	21.7%	99%	3	0.05%	2.88%	91.0%	3.20%	-0.12%	-0.6%	(19)				
(20)	Eureka Bank	95,851	63	743	0	19,987	71,751	21,823	0	0	338	400	738	181%	0.8%	77%	23%	0.9%	54%	45%	0%	19.0%	19.3%	105%	15	0.10%	2.15%	62.8%	3.45%	1.04%	5.1%	(20)				
(21)	Farmers Bldg & Svc Bank	46,640	316	163	0	10,418	27,846	16,059	(283)	0	1,273	0	1,273	7%	2.7%	62%	38%	0.3%	0%	100%	0%	22.3%	19.2%	78%	5	0.18%	1.95%	64.2%	3.02%	0.46%	2.1%	(21)				
(22)	Fidelity S&LA Of Bucks Cty	65,815	121	104	0	10,369	36,030	28,149	0	158	106	0	106	326%	0.2%	54%	46%	1.0%	5%	95%	0%	15.9%	16.0%	72%	18	0.20%	2.85%	92.1%	3.01%	0.21%	1.3%	(22)				
(23)	First National Bank Of Lilly	22,067	114	74	1	3,284	6,953	13,796	0	0	133	23	156	56%	0.7%	33%	67%	1.1%	31%	64%	5%	15.6%	15.3%	38%	6	0.17%	2.80%	80.5%	3.51%	0.44%	3.0%	(23)				
(24)	First National Bank Of Liverpool	36,390	618	492	0	4,516	29,034	6,209	(6)	0	95	0	95	394%	0.3%	83%	17%	1.3%	9%	88%	2%	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)	0	164	0	164	247%	0.3%	44%	56%	1.1%	19%	71%	10%	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	94,668	538	403	(3)	8,517	54,168	36,065	(34)	0	841	12	853	58%	0.9%</																					

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

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

BASIC DATA (SELECT)										NON - PERFORMING					BALANCE SHEET						CAPITAL			OPERATING					PROFIT				
Bank #	(\$000's)	NET INCOME		Realized	Total	Gross	Investmnts.	Securities	Non-qualifying Intangible Assets	Total	Non-	Reserve	Non-	Loans	Securities	Reserve	Commercial	Retail	Other	Tier 1 Lev.	Adj.	Gross	Full	Non-	Non-	Non-	Net	Return	Return				
		Assets	After Tax	Net Gains/	Equity	Loans	+ Securities	Gains/		Non-	Non-	Non-	Perf.				Earning	Earning	% Gross		Loans	Loans	Loans	Tier 1	Leverage	Loans	Time	Interest	Interest	Interest	Interest	on	on
		Period	Prior	Current	(Loss) on	or	Period	+Fed Funds Sold		Losses "Held to Maturity"	Performing	Investment	Performing				% Non-Perform.	Assets	Assets		% Gross	% Gross	% Gross	% Gross	Per. End)	(Per. End)	Deposits	Equiv.	% Average	% Average	Expense Efficiency	Margin (Estimated)	Average Assets
Bank Name	End	09/05	09/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqt)	(After tax)	(After tax)	Bank #			
(88)	Huntingdon Valley Bank	163,839	275	66	0	11,065	88,669	67,389	0	0	0	0	0%	0.0%	54%	46%	0.4%	7%	93%	0%	7.2%	7.4%	62%	46	0.43%	2.59%	94.3%	2.45%	0.05%	0.8%	(88)		
(89)	Indiana First Svg Bank	186,807	498	511	0	20,437	127,520	48,716	(71)	350	368	0	368	311%	0.2%	69%	31%	0.9%	16%	82%	1%	11.4%	11.7%	80%	65	0.59%	3.16%	84.6%	3.34%	0.38%	3.4%	(89)	
(90)	Integrity Bank	238,162	849	1,034	0	18,690	207,737	12,576	0	0	0	0	0%	0.0%	91%	9%	1.2%	72%	27%	0%	8.5%	9.6%	98%	70	0.21%	2.27%	64.8%	3.53%	0.63%	7.6%	(90)		
(91)	Investment Svg Bank	110,563	355	241	(4)	14,918	62,065	39,543	0	11	317	85	402	57%	0.4%	63%	37%	0.3%	20%	80%	0%	14.2%	14.1%	89%	27	0.46%	2.72%	84.7%	2.99%	0.30%	2.2%	(91)	
(92)	Iron Wkrs Svg Bank	141,447	518	413	0	11,502	91,770	41,730	(864)	0	45	0	45	713%	0.0%	69%	31%	0.3%	26%	74%	0%	8.5%	8.1%	76%	36	0.19%	2.93%	83.1%	3.54%	0.40%	4.9%	(92)	
(93)	Jim Thorpe National Bank	118,462	713	661	0	11,805	65,693	43,759	(25)	0	39	25	64	1456%	0.1%	59%	41%	0.9%	24%	76%	0%	10.6%	11.1%	71%	34	0.56%	2.51%	69.5%	3.30%	0.76%	7.6%	(93)	
(94)	Jonestown Bk & Trust	221,494	1,365	1,903	0	22,867	170,835	32,851	(120)	225	307	0	307	601%	0.1%	83%	17%	1.1%	21%	78%	2%	10.4%	11.1%	91%	92	0.90%	2.77%	61.2%	3.95%	1.17%	11.5%	(94)	
(95)	Landmark Community Bank	126,473	(359)	12	0	10,942	83,421	36,862	(111)	0	640	0	640	140%	0.5%	67%	33%	1.1%	67%	33%	0%	9.1%	9.2%	77%	31	0.09%	2.47%	97.4%	2.57%	0.01%	0.2%	(95)	
(96)	Luzerne National Bank	179,837	1,181	1,176	0	17,700	102,834	62,095	(238)	0	320	155	475	492%	0.3%	61%	39%	1.5%	50%	50%	0%	10.1%	10.6%	66%	72	0.86%	3.47%	72.0%	4.31%	0.88%	9.1%	(96)	
(97)	Marion Center Bank	204,372	1,368	1,308	67	17,279	100,640	94,470	0	408	3,197	424	3,621	56%	1.8%	53%	47%	1.8%	52%	44%	3%	8.4%	7.7%	59%	64	0.28%	2.29%	60.9%	3.64%	0.86%	10.3%	(97)	
(98)	Merchants National Bank	156,425	1,445	1,386	0	15,676	84,248	63,319	(872)	0	3,564	0	3,564	36%	2.3%	55%	45%	1.5%	41%	57%	2%	9.8%	7.9%	60%	42	0.39%	2.17%	56.0%	3.70%	1.15%	11.7%	(98)	
(99)	Meridian Bank	108,111	(697)	710	0	18,648	98,460	8,185	0	0	712	0	712	170%	0.7%	87%	13%	1.2%	65%	30%	5%	18.2%	18.7%	110%	21	0.02%	3.18%	83.4%	3.83%	0.99%	7.1%	(99)	
(100)	Minersville Safe Deposit B&T	103,453	289	286	(36)	8,833	56,798	37,577	0	1,277	401	0	401	28%	0.4%	59%	41%	0.2%	28%	68%	3%	8.1%	7.8%	60%	40	0.59%	3.51%	84.8%	3.90%	0.37%	4.3%	(100)	
(101)	Muncy Bk & Trust	183,341	1,331	1,368	0	18,046	139,342	31,688	0	0	812	279	1,091	167%	0.6%	80%	20%	1.0%	21%	76%	3%	10.1%	10.3%	97%	51	0.79%	2.53%	58.0%	3.82%	1.04%	10.3%	(101)	
(102)	National Bank Of Malvern	113,361	775	398	0	14,318	89,001	20,413	(144)	0	1,039	406	1,445	160%	1.3%	82%	18%	1.9%	21%	79%	0%	12.5%	12.9%	90%	15	0.16%	2.38%	68.9%	3.40%	0.47%	3.8%	(102)	
(103)	Neffs National Bank	213,495	2,377	2,148	5	40,052	87,021	119,279	400	0	38	0	38	1732%	0.0%	41%	59%	0.8%	23%	73%	3%	19.2%	19.7%	51%	31	0.11%	1.30%	38.5%	3.39%	1.34%	7.3%	(103)	
(104)	New Century Bank	224,291	604	494	0	16,019	168,170	48,994	(20)	0	722	0	722	269%	0.3%	78%	22%	1.2%	51%	39%	9%	7.5%	8.1%	93%	52	0.24%	2.73%	78.7%	3.34%	0.32%	4.2%	(104)	
(105)	New Tripoli Bank	242,176	2,708	2,275	38	32,602	127,519	98,161	0	0	1,127	36	1,163	97%	0.5%	56%	44%	0.9%	43%	55%	2%	13.1%	13.1%	73%	35	0.23%	1.83%	49.2%	3.73%	1.27%	9.5%	(105)	
(106)	North Penn Bank	116,486	275	310	0	11,055	91,047	14,638	0	18	244	92	336	447%	0.3%	85%	15%	1.2%	43%	57%	0%	9.7%	10.4%	99%	36	0.31%	2.89%	81.3%	3.56%	0.37%	3.8%	(106)	
(107)	Old Forge Bank	212,679	2,613	2,379	63	32,118	154,970	43,232	0	263	1,271	111	1,382	153%	0.6%	77%	23%	1.3%	41%	57%	2%	15.0%	15.3%	89%	62	0.37%	2.24%	51.0%	4.31%	1.47%	10.2%	(107)	
(108)	Pennsylvania Business Bank	153,175	(1,522)	(777)	(80)	8,411	92,062	53,217	0	0	20	707	727	7660%	0.5%	59%	41%	1.7%	92%	6%	1%	6.0%	6.9%	83%	42	1.02%	4.33%	115.8%	2.88%	-0.66%	-10.7%	(108)	
(109)	Peoples St Bank Of Wyalusing	185,226	981	984	0	13,103	133,601	35,774	0	112	1,318	113	1,431	114%	0.8%	78%	22%	1.1%	46%	48%	6%	7.1%	7.2%	97%	69	0.98%	3.27%	70.9%	3.97%	0.72%	10.3%	(109)	
(110)	Pocono Cmnty Bank	128,461	995	830	0	14,039	100,990	19,159	0	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%	8.1%	(110)	
(111)	Polonia Bank	167,428	(172)	(55)	0	11,907	108,522	45,448	0	0	226	0	226	275%	0.1%	66%	34%	0.6%	5%	95%	0%	7.3%	7.5%	74%	45	0.38%	3.07%	105.9%	2.79%	-0.04%	-0.6%	(111)	
(112)	Portage National Bank	223,433	786	614	0	17,656	126,446	84,189	0																								

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)		
	BASIC DATA (SELECT)									NON - PERFORMING					BALANCE SHEET					CAPITAL		OPERATING					PROFIT					
Bank #	(\$000's)	Total Assets Period End	NET INCOME		Realized Net Gains/ (Loss) on Securities	Total Equity or Surplus	Gross Loans Period End	Investmnts. +Fed Funds Sold (Per. End)	Securities Gains/ "Held to Maturity"	Non-qualifying Intangible Assets	Total Non-Performing Loans NA's+90+	Non-Non-O.R.E.O.	Total Non-Performing Assets	Reserve Non-Perform. Loans (Per. End)	Non-Perf. Assets % Assets	Loans Earning Assets (Avg Yr.)	% Securities Earning Assets (Avg Yr.)	Reserve % Gross Loans	Commercial Risk	Retail Risk	Other	Tier 1 Lev. Per. End	Adj. Tier 1 Leverage (Per. End)	Gross Loans % Total Deposits (Per. End)	Full Time Equiv. Employ.	Non-Interest Income % Average Assets	Non-Interest Expenses % Average Assets	Non-Interest Expense Efficiency Ratio (Full Tax Eqv)	Net Interest Margin: (Estimated)	Return on Assets (After tax)	Return on Equity (After tax)	Bank #
			Prior 09/05	Current 09/06															% Gross Loans (Est.)	% Gross Loans (Est.)	% Gross Loans (Est.)											
	SUBTOTAL	17,018,495	120,830	99,341	694	1,759,017	10,631,834	5,298,633	(10,073)	107,719	66,363	12,202	78,565	164%	0.5%	65%	35%	1.0%	43%	54%	3%	10.0%	10.2%	82%	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	906,236	4,691	5,236	(1)	91,714	596,314	253,708	(2,003)	56	241	0	241	645%	0.0%	69%	31%	0.3%	32%	68%	0%	10.4%	10.3%	104%	125	0.34%	1.74%	59.5%	2.77%	0.80%	7.9%	(176)
(177)	Adams County National Bank	952,007	4,821	4,772	0	66,633	529,428	349,544	(53)	73	4,318	203	4,521	120%	0.5%	59%	41%	1.0%	40%	57%	3%	7.5%	7.5%	79%	225	0.56%	2.21%	67.1%	2.97%	0.68%	9.7%	(177)
(178)	American Bank	513,161	2,851	2,635	(145)	40,423	321,975	169,102	331	0	189	0	189	1856%	0.0%	63%	37%	1.1%	62%	37%	1%	7.9%	8.6%	89%	50	0.16%	1.12%	50.5%	2.15%	0.68%	8.4%	(178)
(179)	Ameriserv Financial Bank	873,465	(8,901)	1,602	0	90,711	580,560	196,892	(204)	11,599	1,918	276	2,194	433%	0.3%	73%	27%	1.4%	58%	39%	3%	9.7%	10.4%	78%	301	0.74%	3.38%	91.7%	3.33%	0.24%	2.4%	(179)
(180)	Bank Of Hanover & Trust Co	814,982	4,608	5,061	76	67,303	546,006	235,029	0	692	1,054	60	1,114	506%	0.1%	71%	29%	1.0%	55%	38%	6%	8.6%	9.2%	78%	151	0.59%	2.76%	63.7%	3.90%	0.87%	10.4%	(180)
(181)	Bryn Mawr Trust Co	779,376	8,571	9,390	0	76,863	674,726	51,943	0	2,924	1,629	0	1,629	493%	0.2%	92%	8%	1.2%	56%	44%	0%	10.2%	11.1%	105%	258	2.41%	4.22%	61.4%	4.81%	1.67%	17.0%	(181)
(182)	Community Bk & Trust	547,907	3,827	4,884	0	50,890	428,716	88,136	0	697	3,256	84	3,340	137%	0.6%	80%	20%	1.0%	55%	36%	9%	9.3%	9.5%	87%	193	0.63%	2.64%	56.8%	4.29%	1.19%	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	508,200	1,691	1,890	13	39,759	334,943	139,244	(664)	370	2,153	0	2,153	199%	0.4%	68%	32%	1.3%	65%	34%	1%	8.1%	8.4%	90%	134	0.70%	3.31%	82.7%	3.55%	0.51%	6.4%	(184)
(185)	Ephrata National Bank	596,922	5,094	3,468	(775)	65,087	358,575	192,180	0	90	977	0	977	324%	0.2%	63%	37%	0.9%	37%	44%	20%	11.1%	11.5%	71%	177	0.71%	2.56%	60.5%	3.79%	0.79%	7.2%	(185)
(186)	Essa B&T	725,858	3,308	3,006	0	58,337	562,958	110,707	0	0	477	0	477	808%	0.1%	84%	16%	0.7%	8%	92%	0%	8.4%	8.9%	140%	156	0.72%	2.32%	74.2%	2.68%	0.57%	7.1%	(186)
(187)	Farmers & Merchants Trust Co	776,652	4,871	5,723	0	59,518	517,775	189,888	0	13,867	3,451	0	3,451	201%	0.4%	72%	28%	1.3%	46%	42%	10%	6.1%	6.5%	87%	204	1.01%	2.61%	60.6%	3.60%	1.10%	14.6%	(187)
(188)	Fidelity Deposit & Discount	562,437	3,519	3,092	0	50,623	415,955	111,858	28	316	5,125	132	5,257	114%	0.9%	80%	20%	1.4%	51%	47%	2%	9.2%	9.3%	99%	189	0.72%	2.82%	70.6%	3.50%	0.75%	8.3%	(188)
(189)	Fidelity Svc Bank	724,967	2,784	2,912	(115)	46,345	441,984	247,224	(1,029)	2,771	3,436	215	3,651	85%	0.5%	61%	39%	0.7%	32%	67%	0%	6.2%	6.0%	105%	146	0.40%	1.67%	64.4%	2.32%	0.55%	8.5%	(189)
(190)	First Citizens National Bank	560,276	4,251	4,709	4	44,501	411,610	103,218	0	9,264	2,332	809	3,141	165%	0.6%	79%	21%	0.9%	28%	56%	16%	6.7%	6.9%	91%	173	0.86%	2.74%	61.1%	3.93%	1.15%	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	585,872	2,939	2,677	0	101,714	462,575	98,547	0	0	2,978	186	3,164	50%	0.5%	81%	19%	0.3%	2%	97%	0%	15.5%	15.2%	98%	118	0.24%	2.31%	72.2%	3.10%	0.61%	3.6%	(192)
(193)	First Keystone Bank	520,467	(50)	1,491	0	46,809	329,735	152,941	0	0	277	2,450	2,727	1216%	0.5%	67%	33%	1.0%	33%	66%	0%	9.2%	9.7%	91%	117	0.53%	2.47%	79.7%	2.86%	0.38%	4.3%	(193)
(194)	First National Bank Of Berwick	518,679	5,115	4,346	14	48,557	251,257	235,390	(26)	1,564	2,480	194	2,674	146%	0.5%	50%	50%	1.4%	55%	43%	2%	9.1%	9.3%	65%	127	0.64%	1.86%	50.8%	3.23%	1.13%	12.1%	(194)
(195)	First National Bank Of Chester Count	858,280	4,737	6,712	(80)	71,982	679,399	135,455	0	0	8,578	0	8,578	95%	1.0%	84%	16%	1.2%	64%	35%	1%	8.5%	8.5%	95%	273	1.09%	3.61%	70.6%	4.27%	1.05%	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%	8.5%	9.1%	97%	168	0.73%	3.02%	65.4%	4.34%	1.02%	10.0%	(196)
(197)	First National Bank Of Palermont	540,203	5,133	5,110	0	68,726	287,381	237,539	0	0	1,426	1,089	2,515	238%	0.5%	56%	44%	1.2%	42%	57%	0%	12.8%	13.2%	62%	131	0.40%	2.23%	51.4%	4.07%	1.32%	10.2%	(197)
(198)	First National Bankk & Trust Of Newtr	612,765	6,523	6,767	(256)	76,497	317,463	240,371	(381)	0	3,383	0	3,383	133%	0.6%	57%	43%	1.4%	53%	46%	1%	12.8%	12.9%	60%	183	1.03%	2.95%	57.1%	4.55%	1.45%	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	583,659	2,973	2,704	(40)	44,360	242,059	325,079	0	0	2,402	0	2,402	109%	0.4%	42%	58%	1.1%	43%	57%	0%	7.7%	7.7%	68%	64	0.10%	1.05%	56.0%	1.83%	0.62%	5.8%	(200)
(201)	Fox Chase Bank	767,405	3,984	2,610	0	90,920	357,875	375,209	0	0	4,604	0	4,604	65%	0.6%	49%	51%	0.8%	12%	87%	0%	12.1%	11.9%	59%	148	0.27%	2.27%	99.4%	2.14%	0.45%	4.5%	(201)
(202)	Harleysville Svc Bank	775,752	4,035	3,418	27	48,289	387,718	347,974	(5,433)	0	163	0	163	1200%	0.0%	52%	48%	0.5%	2%	98%	0%	6.2%	5.8%	90%	91	0.15%	1.08%	56.4%	1.87%	0.59%	9.4%	(202)
(203)	Irwin Bk & Trust	724,535	6,691	6,781	777	61,972	468,932	210,043	0	0	1,401	35	1,436	323%	0.2%	69%	31%	1.0%	50%	48%	2%	8.7%	9.2%	85%	210	0.89%	2.34%	55.1%	3.59%	1.28%	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	812,905	9,394	9,756	0	51,329	558,391	222,233	0	635	1,361	144	1,505	387%	0.2%	72%	28%	0.9%	41%	31%	26%	7.1%	7.6%	90%	141	1.06%	2.07%	45.4%	3.66%	1.65%	26.7%	(205)
(206)	Leesport Bank	999,493	6,415	6,305	0	95,471	747,062	168,917	115	29,746	4,955	271	5,226	147%	0.5%	80%	20%	1.0%	59%	35%	6%	7.3%	7.6%	108%	214	0.91%	3.13%	70.7%	3.88%	0.87%	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	640,878	7,634	8,095	0	51,056	523,357	67,521	0	2,462	365	774	1,139	1228%	0.2%	86%	14%	0.9%	54%	42%	4%	7.6%	8.2%	101%	197	1.60%	2.97%	52.6%	4.38%	1.74%	21.1%	(208)
(209)	Penn Security Bk & Trust	557,673	4,450	4,943	0	63,962	354,308	174,240	830	227	4,665	80	4,745	86%	0.9%	63%	37%	1.1%	35%	62%	2%	11.4%	11.4%	88%	167	1.45%	3.55%	65.9%	4.14%	1.17%	10.6%	(209)
(210)	Peoplesbank A Codorus Vly Co	518,185	3,798	4,512	0	47,773	400,488	83,112	190	463	5,488	5	5,493	54%	1.1%	84%	16%	0.7%	64%	29%	7%	9.3%	8.8%	92%	166	1.09%	3.04%	61.7%	4.13%	1.22%	14.1%	(210)
(211)	Premier Bank	544,685	3,912	2,408	0	87,436	377,452	96,613	0	55,608	1,151	0	1,151	423%	0.2%	79%	21%	1.3%	76%	21%	3%	7.2%	8.0%	110%	82	0.22%	2.33%	72.0%	3.48%	0.60%	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%	0.3%	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	979,231	6,609	8,049	0	76,706	761,803	175,302	7	0	9,972	499	10,471	80%	1.1%	83%	17%	1.0%	60%	39%	1%	8.9%	8.7%	102%	153	0.26%	2.28%	53.9%	4.18%	1.17%	14.7%	(213)
(214)	Third Federal Bank	655,089	4																													

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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)

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	BASIC DATA (SELECT)								NON - PERFORMING						BALANCE SHEET						CAPITAL		OPERATING						PROFIT							
	Realized		UNRLZD.		Investmnts.		Securities		Total		Total		Reserve		Loans		Commercial Risk		Retail Risk		Other & Govt. Risk		Gross Loans		Non-Interest Income		Non-Interest Expenses		Non-Interest Expense		Net Interest Margin		Return on Assets		Return on Equity	
Bank	Total Assets	NET INCOME After Tax	Net Gains/ (Loss) on Securities	Total Equity or Surplus	Gross Loans	+ Securities +Fed Funds Sold	Gains/ Losses "Held to Maturity"	Non-qualifying Intangible Assets	Non-Performing Loans	Non-Investment	Non-Performing Assets	% Non-Perform.	% Non-Assets		Earning Assets	% Earning Assets	Reserve	% Gross Loans (Est.)	% Gross Loans (Est.)	% Gross Loans (Est.)	Tier 1 Lev.	Adj. Tier 1 Leverage	% Total Deposits	Full Time Equiv. Employ.	Non-Interest % Average Assets	Non-Interest % Average Assets	Non-Interest Expense Efficiency Ratio (Full Tax Eqv)	Net Interest (Estimated) Margin	Return on Assets Average	Return on Equity Average	Bank #					
# Bank Name	Period End	Prior 09/05	Current 09/06		Period End	(Per. End)			NA's+90+	O.R.E.O.	Assets	Loans (Per. End)		(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End	(Per. End)	(Per. End)						(After tax)	(After tax)							

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PRICING DATA

(17) (18) (19) (20) (21) (22) (23) (24) (25) (26)

				Filing	Total	Total	Total	Tangible	Total LTM	Common	Book	Tangible	EPS after	Median EPS	Quarterly	Dividends	Current		High	Low	High	Low	Daily	Price/LTM	Price/	12 Mth		
	Company Name	Ticker	Industry	Date	Assets	Deposits	Equity	Equity	Income	Outstanding	per Share (\$)	per Share (\$)	(\$)/LTM	Estimate (\$)	Current Year	Declared (\$)	Declared (\$)	Yield (%)	Price (\$)	Price (\$)	Price Date	Price Date	Price (\$)	12/29/06	12/29/06	Book (%)	12 Mth	
(1)	Abington Community Bancorp., Inc. (MHC)	ABBC	Thrift	09/30/06	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	ACNB	Bank	09/30/06	964,482	669,227	76,971	NA	7,344	5,707,906	\$13.48	NA	\$1.28	NA	\$0.20	\$0.80	4.0%	\$21.00	\$18.10	11/29/06	07/10/06	\$19.95	3,543	15.6	147.9%	5.3%	9.6%	(2)
(3)	Allegheny Valley Bancorp., Inc.	AVLY	Bank	09/30/06	370,081	308,072	42,107	32,956	2,676	985,552	\$42.72	\$33.44	\$2.71	NA	\$0.55	\$2.40	2.8%	\$88.40	\$76.50	10/05/06	11/14/06	\$80.00	186	29.5	187.3%	-2.4%	-0.2%	(3)
(4)	Alliegence 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	110.8%	-5.4%	-5.4%	(4)
(5)	American Bank Incorporated	AMBK	Bank	09/30/06	520,632	362,966	33,525	33,525	3,157	6,023,779	\$5.60	\$5.60	\$0.45	NA	\$0.05	\$0.29	2.6%	\$8.69	\$7.26	03/02/06	10/26/06	\$7.84	2,077	17.4	140.0%	-4.1%	-1.3%	(5)
(6)	AmeriServ Financial, Inc.	ASRV	Bank	09/30/06	882,837	743,687	86,788	75,189	1,971	22,150,767	\$3.92	\$3.40	\$0.09	NA	\$0.00	\$0.00	0.0%	\$5.30	\$4.20	05/11/06	10/12/06	\$4.93	11,913	54.8	125.8%	12.6%	12.6%	(6)
(7)	Apollo Bancorp., Inc.	APLO	Bank	06/30/06	112,008	94,462	16,867	1,456	NA	NA	NA	NA	NA	NA	\$0.75	\$1.95	6.7%	\$46.50	\$44.00	08/07/06	08/16/06	\$45.00	0	NA	NA	-3.2%	1.0%	(7)
(8)	Bryn Mawr Bank Corporation	BMTC	Bank	09/30/06	783,243	638,254	84,294	84,294	12,392	8,575,253	\$9.83	\$9.83	\$1.42	\$1.46	\$0.12	\$0.46	2.0%	\$25.25	\$20.75	06/09/06	02/03/06	\$23.64	4,437	16.7	240.5%	9.1%	11.5%	(8)
(9)	Carton Bancorp., Inc.	CBPA	Bank	06/30/06	80,636	58,215	7,479	7,479	464	28,231	\$264.92	\$264.92	NA	NA	\$1.93	\$7.60	2.9%	\$302.00	\$255.00	02/13/06	07/14/06	\$266.00	0	NA	100.4%	-16.1%	-13.9%	(9)
(10)	CB Financial Services, Inc.	CBFV	Bank	06/30/06	327,517	283,661	28,250	23,811	3,045	2,421,000	\$11.67	\$9.84	\$1.25	NA	\$0.12	\$0.53	2.7%	\$21.00	\$15.75	01/27/06	05/24/06	\$16.90	515	13.3	144.8%	4.3%	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.	CCFN	Bank	09/30/06	236,457	164,813	29,903	29,903	2,456	1,245,834	\$24.00	\$24.00	\$1.96	NA	\$0.20	\$0.78	2.8%	\$30.00	\$27.10	11/10/06	02/15/06	\$28.15	1,068	14.4	117.3%	-1.2%	1.6%	(12)
(13)	Citizens & Northern Corporation	CZNC	Bank	09/30/06	1,125,287	756,372	129,731	126,444	12,396	8,290,953	\$15.64	\$15.24	\$1.50	NA	\$0.24	\$0.95	4.4%	\$29.93	\$19.80	01/27/06	07/18/06	\$22.00	4,754	14.7	140.7%	-13.3%	-9.7%	(13)
(14)	Citizens Bancorp., Inc.	CZPY	Bank	09/30/06	142,663	98,802	18,240	18,240	1,450	1,016,824	\$17.94	\$17.94	\$1.42	NA	\$0.22	\$0.84	3.2%	\$27.75	\$20.10	12/22/06	11/17/06	\$27.60	1,271	19.4	153.9%	30.8%	35.7%	(14)
(15)	Citizens Financial Services, Inc.	CZFS	Bank	09/30/06	560,654	448,159	43,578	34,478	5,686	2,830,222	\$15.76	\$12.47	\$2.01	NA	\$0.22	\$0.87	3.9%	\$24.75	\$20.25	05/25/06	07/17/06	\$22.50	415	11.2	142.8%	8.7%	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	CCYY	Bank	09/30/06	51,392	43,406	7,798	7,798	(592)	1,342,651	\$5.81	\$5.81	(\$0.48)	NA	\$0.00	\$5.00	0.0%	\$11.00	\$10.00	12/26/06	04/07/06	\$11.00	9	NM	189.4%	7.6%	7.6%	(17)
(18)	CNB Financial Corporation	CCNE	Bank	09/30/06	773,808	624,460	71,789	60,479	9,571	8,946,461	\$8.02	\$6.76	\$1.06	NA	\$0.15	\$0.57	4.2%	\$14.49	\$13.25	02/03/06	01/17/06	\$14.18	3,601	13.4	176.7%	0.5%	4.7%	(18)
(19)	Codorus Valley Bancorp., Inc.	CVLY	Bank	09/30/06	524,397	433,420	42,128	41,676	5,212	3,499,833	\$12.04	\$11.91	\$1.46	NA	\$0.13	\$0.49	2.5%	\$21.25	\$17.25	11/07/06	01/18/06	\$20.30	3,157	13.9	168.6%	15.5%	18.6%	(19)
(20)	Columbia Financial Corporation	CLBF	Bank	09/30/06	266,875	220,670	20,264	19,808	701	1,431,120	\$14.16	\$13.84	\$0.49	NA	\$0.16	\$0.62	3.7%	\$18.50	\$15.25	01/24/06	08/28/06	\$16.70	210	34.1	117.9%	-9.2%	-5.8%	(20)
(21)	Comm Bancorp., Inc.	CCBP	Bank	09/30/06	549,040	492,815	53,259	52,590	6,080	1,853,137	\$28.74	\$28.55	\$3.28	\$3.41	\$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	CNAF	Bank	09/30/06	341,838	298,561	36,818	36,216	2,956	3,044,813	\$12.09	\$11.91	\$0.92	NA	\$0.20	\$0.80	4.0%	\$21.21	\$17.50	11/14/06	03/01/06	\$19.95	500	21.7	165.0%	5.8%	10.3%	(22)
(23)	Community Bankers' Corporation	CTYP	Bank	06/30/06	200,725	172,353	16,027	15,602	1,696	2,271,663	\$7.06	\$6.87	\$0.73	NA	\$0.10	\$0.40	2.9%	\$14.00	\$12.40	12/29/06	06/30/06	\$14.00	333	19.4	198.4%	1.1%	4.3%	(23)
(24)	Community Banks, Inc.	CMTY	Bank	09/30/06	3,431,208	2,483,519	479,584	220,992	42,592	23,477,800	\$20.43	\$9.45	\$1.78	\$1.77	\$0.20	\$0.79	2.9%	\$28.69	\$24.10	12/28/06	06/28/06	\$27.76	32,422	15.6	135.9%	4.1%	7.2%	(24)
(25)	Community First Bancorp., Inc.	CMFP	Bank	06/30/06	61,744	47,060	5,494	NA	(1,132)	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%	\$22.00	\$15.25	01/19/06	12/29/06	\$15.25	11	NA	NA	-29.9%	-29.9%	(25)
(26)	Dimeco, Inc.	DIMC	Bank	09/30/06	389,856	322,636	33,981	33,981	5,284	1,517,484	\$22.39	\$22.39	\$3.36	NA	\$0.29	\$1.07	2.8%	\$44.00	\$33.25	11/13/06	03/13/06	\$41.75	461	12.4	186.5%	23.7%	27.3%	(26)
(27)	DNB Financial Corporation	DNBF	Bank	09/30/06	506,749	369,928	30,918	30,545	2,212	2,506,790	\$12.33	\$12.18	\$0.90	NA	\$0.12	\$0.50	2.5%	\$21.43	\$18.33	03/20/06	12/30/05	\$20.00	1,038	22.2	162.2%	6.3%	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%	(28)
(29)	Emclaire Financial Corp.	EMCF	Bank	09/30/06	295,485	239,044	24,271	22,848	2,568	1,267,835	\$19.14	\$18.02	\$2.02	NA	\$0.29	\$1.10	4.0%	\$30.00	\$25.00	12/14/06	09/15/06	\$29.25	733	14.5	152.8%	10.0%	14.5%	(29)
(30)	Enterprise Financial Services Group, Inc.	EFSG	Bank	06/30/06	128,689	118,093	9,641	9,641	509	1,814,188	\$11.03	\$11.03	\$0.67	NA	\$0.00	\$0.00	0.0%	\$12.00	\$9.70	03/29/06	12/01/06	\$10.40	445	15.5	94.3%	-6.3%	-6.3%	(30)
(31)	Ephrata National Bank	EPNB	Bank	09/30/06	696,922	456,495	65,087	66,087	5,359	2,846,446	\$22.86	\$22.86	\$1.88	NA	\$0.30	\$1.17	3.9%	\$37.00	\$30.75	06/22/06	12/29/06	\$30.75	575	16.4	134.5%	-15.8%	-12.9%	(31)
(32)	ESB Financial Corporation	ESBF	Thrift	09/30/06	1,918,387	826,517	128,939	84,107	8,750	12,996,792	\$9.93	\$6.47	\$0.67	NA	\$0.10	\$0.40	3.6%	\$13.00	\$10.30	02/03/06	11/06/06	\$11.00	15,091	16.4	110.8%	-2.0%	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	FNB	Bank	09/30/06	6,060,285	4,399,924	538,966	278,952	54,777	60,299,036	\$8.94	\$4.54	\$0.92	\$1.14	\$0.24	\$0.94	5.2%	\$18.85	\$15.15	12/28/06	07/14/06	\$18.27	165,404	19.9	204.4%	5.2%	11.3%	(34)
(35)	FedFirst Financial Corp. (MHC)	FFCO	Thrift	09/30/06	283,609	142,701	46,176	45,096	(62)	6,707,500	\$6.88	\$6.72	(\$0.01)	NA	\$0.00	\$0.00	0.0%	\$10.85	\$8.76	06/22/06	01/04/06	\$9.70	3,317	NM	140.9%	9.1%	9.1%	(35)
(36)	Fidelity Bancorp., Inc.	FSBI	Thrift	09/30/06	730,732	414,182	44,195	41,423	4,184	2,960,496	\$14.82	\$13.89	\$1.38	NA	\$0.14	\$0.55	3.0%	\$20.17	\$17.13	01/03/06	08/02/06	\$18.64	2,195	13.5	125.8%	-1.2%	1.7%	(36)
(37)	Fidelity D & D Bancorp., Inc.	FDBC	Bank	09/30/06	562,840	2,053,205	50,963	50,963	4,143	2,053,205	\$24.82	\$24.82	\$2.01	NA	\$0.22	\$0.88	2.6%	\$43.50	\$31.25	01/30/06	10/02/06	\$33.50	1,057	16.7	135.0%	-11.2%	-9.0%	(37)
(38)	First Chester County Corporation	FCEC	Bank	09/30/06	862,651	715,569	63,577	63,577	8,361	5,182,288	\$12.27	\$12.27	\$1.59	NA	\$0.14	\$0.54	2.6%	\$23.00	\$18.75	04/21/06	03/09/06	\$21.00	5,595	13.2	171.2%	9.7%	12.5%	(38)
(39)	First Commonwealth Financial Corporation	FCF	Bank	09/30/06	6,092,539	4,318,942	568,968	390,817	52,339	73,819,900	\$7.71	\$5.29	\$0.75	\$0.76	\$0.17	\$0.68	5.1%	\$14.70	\$12.14	03/31/06	06/28/06	\$13.43	118,114	17.9	174.2%	3.9%	9.3%	(39)
(40)	First Community Financial Corporation	FMPF	Bank	09/30/06	275,267	1,400,000	19,385	NA	2,075	1,400,000	\$13.85	NA	\$1.48	NA	\$0.11	\$0.43	1.4%	\$30.50	\$30.50	07/10/06	07/10/06	\$30.50	0	20.6	220.3%	0.0%	0.4%	(40)
(41)	First Keystone Corporation	FKYS	Bank	09/30/06	521,665	386,370	53,480	52,163	6,119	4,539,933	\$11.78	\$11.49	\$1.32	NA	\$0.22	\$0.85	4.9%	\$20.00	\$16.81	11/10/06	07/06/06	\$18.00	1,479	13.6	152.8%	-6.7%	-2.3%	(41)
(42)	First Keystone Financial, Inc.	FKFS	Thrift	09/30/06	522,960	358,816	28,659	28,659	1,035	2,027,928	\$14.13	\$14.13	\$0.54	NA	\$0.00	\$0.00	2.3%	\$21.25	\$16.47	05/09/06	08/22/06	\$19.40	1,783	35.9	137.3%	-0.2%	-0.2%	(42)
(43)	First National Bank of Liverpool	FNBV	Bank	09/30/06	36,390	31,514	4,516	4,516	648	NA	NA	NA</																

\$=000's; except per share which is in \$																																			
LTM=Latest 12 Months													BASIC DATA DATE					SHARE INFORMATION DATA					DIVIDEND DATA			PRICING DATA									
	(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)									
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Hartford, Connecticut

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