

PARKVALE SAVINGS BANK

	CPP Disbursement Date 12/23/2008	Cert 30237	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,889	\$1,915	1.4%	
Loans	\$1,179	\$1,067	-9.5%	
Construction & development	\$14	\$13	-9.2%	
Closed-end 1-4 family residential	\$892	\$756	-15.2%	
Home equity	\$51	\$62	21.6%	
Credit card	\$1	\$1	50.5%	
Other consumer	\$35	\$40	12.7%	
Commercial & Industrial	\$44	\$44	-0.8%	
Commercial real estate	\$106	\$115	8.3%	
Unused commitments	\$142	\$115	-19.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$202	\$258	28.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$282	\$327	15.8%	
Cash & balances due	\$38	\$147	284.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,707	\$1,740	1.9%	
Deposits	\$1,486	\$1,528	2.9%	
Total other borrowings	\$207	\$202	-2.7%	
FHLB advances	\$186	\$186	-0.1%	
Equity				
Equity capital at quarter end	\$181	\$174	-3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$50	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	7.8%	--	
Tier 1 risk based capital ratio	14.0%	11.2%	--	
Total risk based capital ratio	15.3%	12.2%	--	
Return on equity ¹	7.2%	6.3%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	2.5%	2.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.4%	46.5%	--	
Loss provision to net charge-offs (qtr)	181.7%	51.8%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	8.8%	0.0%	0.0%
Closed-end 1-4 family residential	1.3%	2.9%	0.1%	0.3%
Home equity	0.4%	0.4%	0.0%	0.1%
Credit card	0.0%	0.0%	0.4%	0.0%
Other consumer	0.4%	0.9%	0.2%	0.3%
Commercial & Industrial	0.6%	4.8%	0.1%	0.0%
Commercial real estate	1.2%	4.1%	0.0%	0.0%
Total loans	1.2%	2.9%	0.1%	0.2%