

PENN LIBERTY FINANCIAL CORP

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3277979	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$368	\$423	14.9%	
Loans	\$332	\$366	10.1%	
Construction & development	\$42	\$32	-24.7%	
Closed-end 1-4 family residential	\$66	\$64	-1.9%	
Home equity	\$31	\$53	72.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	334.0%	
Commercial & Industrial	\$55	\$58	6.0%	
Commercial real estate	\$129	\$149	14.8%	
Unused commitments	\$56	\$45	-19.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$13	-9.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1		
Cash & balances due	\$11	\$33	195.1%	
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	\$333	\$383	14.8%	
Deposits	\$317	\$363	14.7%	
Total other borrowings	\$15	\$17	17.2%	
FHLB advances	\$5	\$5	0.0%	
Equity				
Equity capital at quarter end	\$35	\$41	16.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	9.6%	--	
Tier 1 risk based capital ratio	10.4%	10.9%	--	
Total risk based capital ratio	11.7%	12.1%	--	
Return on equity ¹	-13.4%	-9.0%	--	
Return on assets ¹	-1.4%	-0.9%	--	
Net interest margin ¹	3.2%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	273.0%	55.5%	--	
Loss provision to net charge-offs (qtr)	235.0%	103.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	15.7%	0.0%	2.4%
Closed-end 1-4 family residential	0.0%	2.6%	0.0%	0.0%
Home equity	0.0%	1.9%	0.0%	0.7%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	1.6%	2.1%	0.2%	0.0%
Commercial real estate	0.5%	0.0%	0.2%	0.0%
Total loans	0.5%	2.4%	0.1%	0.3%