

SUSQUEHANNA BANCSHARES, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1117156	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$13,407	\$13,494	0.7%	
Loans	\$9,650	\$9,827	1.8%	
<i>Construction & development</i>	\$1,314	\$1,115	-15.1%	
<i>Closed-end 1-4 family residential</i>	\$1,742	\$1,620	-7.0%	
<i>Home equity</i>	\$353	\$547	55.0%	
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$403	\$466	15.4%	
<i>Commercial & Industrial</i>	\$1,816	\$1,749	-3.7%	
<i>Commercial real estate</i>	\$2,697	\$2,876	6.6%	
Unused commitments	\$2,109	\$1,994	-5.5%	
Securitization outstanding principal	\$410	\$249	-39.3%	
Mortgage-backed securities (GSE and private issue)	\$966	\$981	1.5%	
Asset-backed securities	\$1	\$0	-100.0%	
Other securities	\$777	\$761	-2.1%	
Cash & balances due	\$275	\$232	-15.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$85	\$126	48.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$78	\$122	56.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$11,531	\$11,560	0.3%	
Deposits	\$9,072	\$8,977	-1.0%	
Total other borrowings	\$2,326	\$2,474	6.4%	
FHLB advances	\$1,070	\$1,024	-4.3%	
Equity				
Equity capital at quarter end	\$1,876	\$1,934	3.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	7.9%	--	
Tier 1 risk based capital ratio	8.9%	9.0%	--	
Total risk based capital ratio	10.2%	10.4%	--	
Return on equity ¹	6.6%	3.3%	--	
Return on assets ¹	0.9%	0.5%	--	
Net interest margin ¹	3.6%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.0%	73.5%	--	
Loss provision to net charge-offs (qtr)	157.8%	107.5%	--	
Net charge-offs to average loans and leases ¹	0.6%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.0%	8.8%	0.4%	2.0%
<i>Closed-end 1-4 family residential</i>	1.3%	2.6%	0.0%	0.1%
<i>Home equity</i>	0.5%	0.6%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	176.9%	0.0%
<i>Other consumer</i>	0.5%	0.5%	0.5%	0.2%
<i>Commercial & Industrial</i>	0.9%	1.2%	0.2%	0.7%
<i>Commercial real estate</i>	1.0%	1.9%	0.0%	0.4%
<i>Total loans</i>	1.3%	2.4%	0.2%	0.6%