

**PARKVALE SAVINGS BANK**

	CPP Disbursement Date 12/23/2008	Cert 30237	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,788	\$1,811	1.3%	
Loans	\$1,031	\$948	-8.1%	
Construction & development	\$9	\$8	-8.2%	
Closed-end 1-4 family residential	\$715	\$648	-9.4%	
Home equity	\$74	\$80	8.3%	
Credit card	\$2	\$2	-5.4%	
Other consumer	\$36	\$6	-84.4%	
Commercial & Industrial	\$39	\$32	-17.0%	
Commercial real estate	\$119	\$112	-5.9%	
Unused commitments	\$124	\$126	1.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$253	\$263	3.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$253	\$230	-9.0%	
Cash & balances due	\$124	\$254	104.9%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$1,647	\$1,670	1.4%	
Deposits	\$1,461	\$1,509	3.3%	
Total other borrowings	\$177	\$154	-13.2%	
FHLB advances	\$166	\$141	-15.1%	
<b>Equity</b>				
Equity capital at quarter end	\$141	\$141	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.5%	6.7%	--	
Tier 1 risk based capital ratio	10.1%	10.7%	--	
Total risk based capital ratio	11.2%	11.7%	--	
Return on equity <sup>1</sup>	5.2%	2.1%	--	
Return on assets <sup>1</sup>	0.4%	0.2%	--	
Net interest margin <sup>1</sup>	2.3%	2.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.8%	36.9%	--	
Loss provision to net charge-offs (qtr)	63.3%	15.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	0.0%	0.0%	0.2%	0.0%
Closed-end 1-4 family residential	3.1%	3.4%	0.2%	0.2%
Home equity	0.5%	0.1%	0.0%	0.1%
Credit card	0.6%	0.1%	0.0%	0.0%
Other consumer	0.6%	0.2%	0.0%	2.4%
Commercial & Industrial	7.8%	2.2%	0.1%	2.4%
Commercial real estate	0.8%	4.4%	0.0%	0.0%
Total loans	2.6%	3.0%	0.1%	0.3%