

**AMERISERV FINANCIAL, INC**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1117316	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$937	\$943	0.6%	
Loans	\$707	\$723	2.2%	
<i>Construction &amp; development</i>	\$44	\$49	12.7%	
<i>Closed-end 1-4 family residential</i>	\$203	\$189	-6.8%	
<i>Home equity</i>	\$16	\$18	11.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$15	0.4%	
<i>Commercial &amp; Industrial</i>	\$103	\$95	-7.7%	
<i>Commercial real estate</i>	\$275	\$314	14.0%	
Unused commitments	\$112	\$99	-11.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$120	\$114	-5.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$9	-16.9%	
Cash & balances due	\$19	\$22	16.8%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$6	\$12	118.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$7	\$12	73.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$840	\$848	1.0%	
Deposits	\$695	\$786	13.1%	
Total other borrowings	\$134	\$52	-61.4%	
FHLB advances	\$134	\$52	-61.4%	
<b>Equity</b>				
Equity capital at quarter end	\$97	\$94	-3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	8.7%	--	
Tier 1 risk based capital ratio	11.3%	10.9%	--	
Total risk based capital ratio	12.6%	12.1%	--	
Return on equity <sup>1</sup>	7.1%	-5.2%	--	
Return on assets <sup>1</sup>	0.7%	-0.5%	--	
Net interest margin <sup>1</sup>	4.1%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	263.8%	115.0%	--	
Loss provision to net charge-offs (qtr)	159.4%	113.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	1.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	0.9%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.0%	2.6%	0.4%	0.8%
<i>Commercial &amp; Industrial</i>	1.1%	3.5%	0.3%	3.1%
<i>Commercial real estate</i>	0.2%	3.7%	0.0%	0.0%
<i>Total loans</i>	0.5%	2.4%	0.1%	0.5%