

**NATIONAL PENN BANCSHARES, INC.**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1117026	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$9,409	\$9,473	0.7%	
Loans	\$6,328	\$6,025	-4.8%	
<i>Construction &amp; development</i>	\$588	\$532	-9.6%	
<i>Closed-end 1-4 family residential</i>	\$1,759	\$1,585	-9.9%	
<i>Home equity</i>	\$367	\$455	23.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$162	\$163	0.3%	
<i>Commercial &amp; Industrial</i>	\$1,192	\$985	-17.4%	
<i>Commercial real estate</i>	\$1,550	\$1,529	-1.3%	
Unused commitments	\$1,811	\$1,562	-13.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$899	\$959	6.6%	
Asset-backed securities	\$20	\$0	-100.0%	
Other securities	\$918	\$1,127	22.7%	
Cash & balances due	\$202	\$619	206.6%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$28	\$51	82.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$27	\$46	70.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$8,134	\$8,357	2.7%	
Deposits	\$6,408	\$6,816	6.4%	
Total other borrowings	\$1,642	\$1,501	-8.6%	
FHLB advances	\$956	\$757	-20.8%	
<b>Equity</b>				
Equity capital at quarter end	\$1,275	\$1,115	-12.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$124	\$160	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	7.6%	--	
Tier 1 risk based capital ratio	10.0%	11.3%	--	
Total risk based capital ratio	11.2%	12.5%	--	
Return on equity <sup>1</sup>	-12.7%	-89.1%	--	
Return on assets <sup>1</sup>	-1.7%	-11.6%	--	
Net interest margin <sup>1</sup>	3.2%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	238.2%	116.8%	--	
Loss provision to net charge-offs (qtr)	101.7%	179.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
<i>Construction &amp; development</i>	2.0%	9.1%	0.8%	2.0%
<i>Closed-end 1-4 family residential</i>	0.4%	1.2%	0.2%	0.2%
<i>Home equity</i>	0.9%	0.4%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.8%	2.6%	0.3%	0.3%
<i>Commercial &amp; Industrial</i>	0.6%	2.3%	0.6%	0.5%
<i>Commercial real estate</i>	0.2%	1.8%	0.1%	0.4%
<i>Total loans</i>	0.6%	2.1%	0.3%	0.5%