

FRANKLIN BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2913711	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$218	\$218	0.1%	
Loans	\$172	\$158	-8.2%	
Construction & development	\$37	\$30	-20.8%	
Closed-end 1-4 family residential	\$46	\$45	-1.5%	
Home equity	\$7	\$7	-1.7%	
Credit card	\$0	\$0		
Other consumer	\$2	\$3	10.7%	
Commercial & Industrial	\$21	\$17	-17.5%	
Commercial real estate	\$53	\$51	-3.9%	
Unused commitments	\$29	\$32	9.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$25	\$29	15.7%	
Cash & balances due	\$11	\$15	34.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$13		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$13		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$197	\$198	0.4%	
Deposits	\$193	\$196	1.5%	
Total other borrowings	\$3	\$1	-59.3%	
FHLB advances	\$3	\$1	-66.7%	
Equity				
Equity capital at quarter end	\$21	\$21	-3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	9.3%	--	
Tier 1 risk based capital ratio	12.1%	12.1%	--	
Total risk based capital ratio	13.4%	13.3%	--	
Return on equity ¹	-11.6%	-5.5%	--	
Return on assets ¹	-1.1%	-0.5%	--	
Net interest margin ¹	3.0%	3.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	29.0%	87.2%	--	
Loss provision to net charge-offs (qtr)	250.3%	72.4%	--	
Net charge-offs to average loans and leases ¹	1.5%	2.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	28.5%	13.1%	0.5%	2.2%
Closed-end 1-4 family residential	1.3%	0.9%	0.3%	0.0%
Home equity	0.0%	0.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.2%	0.0%
Commercial & Industrial	0.7%	1.0%	1.3%	1.2%
Commercial real estate	0.3%	0.2%	0.0%	0.1%
Total loans	6.7%	2.9%	0.4%	0.6%