

YORK TRADITIONS BANK

	CPP Disbursement Date 04/24/2009	Cert 57377	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$228	\$239	4.4%	
Loans	\$167	\$190	13.5%	
Construction & development	\$5	\$10	79.6%	
Closed-end 1-4 family residential	\$34	\$44	30.0%	
Home equity	\$9	\$13	45.1%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-45.9%	
Commercial & Industrial	\$51	\$41	-19.3%	
Commercial real estate	\$51	\$66	30.6%	
Unused commitments	\$46	\$54	15.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$31	-34.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$9	61.8%	
Cash & balances due	\$2	\$2	-19.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$30		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$28		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$205	\$214	4.6%	
Deposits	\$188	\$196	4.4%	
Total other borrowings	\$16	\$16	2.6%	
FHLB advances	\$16	\$15	-7.5%	
Equity				
Equity capital at quarter end	\$24	\$24	3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.2%	--	
Tier 1 risk based capital ratio	13.5%	12.5%	--	
Total risk based capital ratio	14.6%	13.5%	--	
Return on equity ¹	1.6%	7.8%	--	
Return on assets ¹	0.2%	0.8%	--	
Net interest margin ¹	2.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	101.2%	172.4%	--	
Loss provision to net charge-offs (qtr)	56.1%	109.8%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	6.1%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.4%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.6%	0.1%	0.0%	0.2%
Commercial real estate	1.1%	0.7%	0.2%	0.0%
Total loans	1.1%	0.6%	0.1%	0.0%