

DUKE FINANCIAL GROUP, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1127913	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$280	\$273	-2.5%	
Loans	\$168	\$155	-7.7%	
<i>Construction & development</i>	\$3	\$3	-4.1%	
<i>Closed-end 1-4 family residential</i>	\$22	\$24	10.6%	
<i>Home equity</i>	\$7	\$5	-22.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	8.0%	
<i>Commercial & Industrial</i>	\$36	\$36	-0.3%	
<i>Commercial real estate</i>	\$89	\$78	-12.4%	
Unused commitments	\$22	\$24	11.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$59	\$51	-12.6%	
Asset-backed securities	\$1	\$1	-24.1%	
Other securities	\$36	\$50	39.1%	
Cash & balances due	\$10	\$8	-16.3%	
<i>Residential mortgage originations</i>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$242	\$241	-0.5%	
Deposits	\$229	\$231	0.9%	
Total other borrowings	\$10	\$6	-34.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$38	\$32	-15.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.1%	11.5%	--	
Tier 1 risk based capital ratio	17.9%	17.1%	--	
Total risk based capital ratio	19.1%	18.4%	--	
Return on equity ¹	10.6%	5.2%	--	
Return on assets ¹	1.4%	0.6%	--	
Net interest margin ¹	4.7%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	34.0%	59.0%	--	
Loss provision to net charge-offs (qtr)	1360.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	20.4%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	11.1%	5.3%	0.7%	0.5%
<i>Home equity</i>	3.8%	0.9%	0.0%	0.8%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.6%	0.0%	0.0%	1.1%
<i>Commercial & Industrial</i>	8.8%	2.1%	0.0%	0.5%
<i>Commercial real estate</i>	6.8%	5.8%	0.0%	0.0%
<i>Total loans</i>	7.6%	4.3%	0.1%	0.2%