

KILMICHAEL BANCORP, INC.

	CPP Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$129	\$133	3.4%	
Loans	\$70	\$76	7.8%	
Construction & development	\$1	\$1	59.0%	
Closed-end 1-4 family residential	\$15	\$16	5.8%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$4	\$4	-0.4%	
Commercial & Industrial	\$23	\$26	9.6%	
Commercial real estate	\$13	\$12	-12.1%	
Unused commitments	\$10	\$6	-46.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$9	36.3%	
Asset-backed securities	\$0	\$0	-26.8%	
Other securities	\$25	\$26	2.3%	
Cash & balances due	\$19	\$17	-11.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$118	\$122	3.5%	
Deposits	\$116	\$120	3.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$11	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.5%	--	
Tier 1 risk based capital ratio	13.5%	13.6%	--	
Total risk based capital ratio	14.7%	14.8%	--	
Return on equity ¹	23.1%	12.0%	--	
Return on assets ¹	2.0%	1.0%	--	
Net interest margin ¹	3.6%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	189.2%	147.8%	--	
Loss provision to net charge-offs (qtr)	326.7%	135.3%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.0%	0.4%	0.2%
Commercial & Industrial	1.6%	2.2%	0.0%	0.1%
Commercial real estate	0.4%	1.1%	0.0%	0.0%
Total loans	0.7%	1.0%	0.0%	0.0%