

LAFAYETTE BANCORP, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	02/20/2009	3260551	1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b>	<b>2013</b>	<b>%chg from prev</b>	
	\$ millions	\$ millions		
<b>Assets</b>	\$117	\$108	-7.5%	
Loans	\$70	\$75	7.6%	
Construction & development	\$5	\$5	1.2%	
Closed-end 1-4 family residential	\$28	\$31	9.9%	
Home equity	\$3	\$2	-30.4%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-21.7%	
Commercial & Industrial	\$8	\$8	2.2%	
Commercial real estate	\$19	\$22	16.0%	
Unused commitments	\$6	\$7	23.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$6	19.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$14	15.1%	
Cash & balances due	\$4	\$5	43.8%	
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		
<b>Liabilities</b>	\$108	\$99	-8.5%	
Deposits	\$105	\$94	-10.2%	
Total other borrowings	\$2	\$4	65.2%	
FHLB advances	\$2	\$2	9.9%	
<b>Equity</b>				
Equity capital at quarter end	\$10	\$10	3.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.1%	9.3%	--	
Tier 1 risk based capital ratio	13.2%	14.1%	--	
Total risk based capital ratio	14.1%	15.3%	--	
Return on equity <sup>1</sup>	5.6%	9.2%	--	
Return on assets <sup>1</sup>	0.5%	0.8%	--	
Net interest margin <sup>1</sup>	3.6%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	646.1%	61.0%	--	
Loss provision to net charge-offs (qtr)	-1500.0%	627.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.5%	0.3%	0.7%
Commercial & Industrial	0.9%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	6.1%	0.0%	0.0%
Total loans	0.1%	1.9%	0.0%	0.1%