

**YOUNG PARTNERS, L.P.**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 3299207	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$826	\$930	12.6%	
Loans	\$498	\$585	17.6%	
Construction & development	\$46	\$35	-24.1%	
Closed-end 1-4 family residential	\$102	\$144	41.1%	
Home equity	\$14	\$14	3.2%	
Credit card	\$0	\$0		
Other consumer	\$3	\$5	59.6%	
Commercial & Industrial	\$105	\$135	28.9%	
Commercial real estate	\$187	\$192	2.3%	
Unused commitments	\$99	\$141	42.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$198	\$233	17.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$11	-5.9%	
Cash & balances due	\$38	\$21	-44.7%	
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		
<b>Liabilities</b>	\$733	\$840	14.5%	
Deposits	\$628	\$650	3.5%	
Total other borrowings	\$103	\$188	82.5%	
FHLB advances	\$85	\$165	94.2%	
<b>Equity</b>				
Equity capital at quarter end	\$93	\$90	-2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	9.0%	--	
Tier 1 risk based capital ratio	14.0%	12.4%	--	
Total risk based capital ratio	15.3%	13.5%	--	
Return on equity <sup>1</sup>	5.2%	-1.7%	--	
Return on assets <sup>1</sup>	0.6%	-0.2%	--	
Net interest margin <sup>1</sup>	3.5%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	37.1%	28.3%	--	
Loss provision to net charge-offs (qtr)	489.7%	44.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	2.5%	--	
<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	46.9%	25.4%	0.0%	9.6%
Closed-end 1-4 family residential	1.8%	0.9%	0.1%	0.0%
Home equity	0.4%	1.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	20.1%	11.8%	2.2%	1.4%
Commercial & Industrial	1.2%	0.0%	0.0%	0.0%
Commercial real estate	0.8%	7.2%	0.2%	0.0%
Total loans	5.4%	4.2%	0.1%	0.6%