

**BANCORP FINANCIAL, INC.**

	CPP Disbursement Date 07/10/2009	RSSD (Holding Company) 3477425	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$327	\$370	13.0%	
Loans	\$278	\$292	5.1%	
<i>Construction &amp; development</i>	\$25	\$25	-0.8%	
<i>Closed-end 1-4 family residential</i>	\$27	\$27	-2.6%	
<i>Home equity</i>	\$64	\$59	-7.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$140	\$159	13.5%	
<i>Commercial &amp; Industrial</i>	\$7	\$6	-18.3%	
<i>Commercial real estate</i>	\$12	\$12	0.5%	
Unused commitments	\$36	\$25	-31.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$17	11.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$28	174.5%	
Cash & balances due	\$13	\$14	11.0%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$297	\$336	13.0%	
Deposits	\$295	\$334	13.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$30	\$34	13.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$6	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.1%	9.0%	--	
Tier 1 risk based capital ratio	11.1%	11.2%	--	
Total risk based capital ratio	12.3%	12.5%	--	
Return on equity <sup>1</sup>	2.7%	-19.3%	--	
Return on assets <sup>1</sup>	0.3%	-1.8%	--	
Net interest margin <sup>1</sup>	3.7%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	384.7%	326.3%	--	
Loss provision to net charge-offs (qtr)	136.5%	229.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.3%
<i>Home equity</i>	0.1%	0.0%	0.0%	0.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.5%	0.5%	0.8%
<i>Commercial &amp; Industrial</i>	0.5%	12.9%	0.0%	0.6%
<i>Commercial real estate</i>	0.0%	5.9%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.8%	0.3%	0.6%