

**BANCORP, INC., THE**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2858951	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$1,790	\$2,041	14.0%	
Loans	\$1,449	\$1,524	5.1%	
<i>Construction &amp; development</i>	\$307	\$207	-32.4%	
<i>Closed-end 1-4 family residential</i>	\$162	\$249	53.6%	
<i>Home equity</i>	\$42	\$46	11.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-40.6%	
<i>Commercial &amp; Industrial</i>	\$268	\$259	-3.2%	
<i>Commercial real estate</i>	\$472	\$553	17.3%	
Unused commitments	\$299	\$311	3.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$8	-46.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$85	\$100	17.9%	
Cash & balances due	\$92	\$354	286.2%	
<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>	\$1,612	\$1,857	15.2%	
Deposits	\$1,540	\$1,726	12.1%	
Total other borrowings	\$69	\$103	47.8%	
FHLB advances	\$60	\$100	66.7%	
<b>Equity</b>				
Equity capital at quarter end	\$179	\$184	3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$34	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	8.8%	--	
Tier 1 risk based capital ratio	10.8%	11.0%	--	
Total risk based capital ratio	11.9%	12.2%	--	
Return on equity <sup>1</sup>	-84.0%	0.5%	--	
Return on assets <sup>1</sup>	-9.1%	0.0%	--	
Net interest margin <sup>1</sup>	3.8%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	135.8%	75.7%	--	
Loss provision to net charge-offs (qtr)	204.6%	120.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	0.9%	--	
<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>	1.7%	3.4%	0.0%	0.7%
<i>Closed-end 1-4 family residential</i>	1.4%	3.0%	1.1%	0.1%
<i>Home equity</i>	1.3%	0.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.1%	0.8%	0.0%	0.2%
<i>Commercial real estate</i>	0.8%	1.5%	0.0%	0.2%
<i>Total loans</i>	0.9%	1.7%	0.1%	0.2%