

D. L. EVANS BANCORP

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2242523	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$804	\$891	10.7%	
Loans	\$649	\$641	-1.1%	
<i>Construction & development</i>	\$114	\$73	-36.5%	
<i>Closed-end 1-4 family residential</i>	\$43	\$48	12.8%	
<i>Home equity</i>	\$28	\$37	32.6%	
<i>Credit card</i>	\$3	\$4	11.2%	
<i>Other consumer</i>	\$16	\$13	-16.6%	
<i>Commercial & Industrial</i>	\$91	\$69	-24.2%	
<i>Commercial real estate</i>	\$180	\$204	13.6%	
Unused commitments	\$145	\$124	-14.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$83	46.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$36	\$57	58.4%	
Cash & balances due	\$27	\$62	126.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$15	\$32	114.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$15	\$33	123.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$736	\$807	9.6%	
Deposits	\$681	\$727	6.8%	
Total other borrowings	\$51	\$75	46.5%	
FHLB advances	\$14	\$16	13.5%	
Equity				
Equity capital at quarter end	\$68	\$84	22.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$19	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.4%	--	
Tier 1 risk based capital ratio	10.1%	12.5%	--	
Total risk based capital ratio	11.4%	13.7%	--	
Return on equity ¹	-0.6%	-13.8%	--	
Return on assets ¹	0.0%	-1.4%	--	
Net interest margin ¹	4.3%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.9%	43.9%	--	
Loss provision to net charge-offs (qtr)	121.9%	90.8%	--	
Net charge-offs to average loans and leases ¹	1.8%	5.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.7%	18.7%	0.8%	9.1%
<i>Closed-end 1-4 family residential</i>	1.0%	2.1%	0.0%	0.6%
<i>Home equity</i>	0.1%	0.0%	0.5%	0.1%
<i>Credit card</i>	0.6%	0.4%	0.9%	1.0%
<i>Other consumer</i>	0.4%	0.1%	0.2%	0.2%
<i>Commercial & Industrial</i>	0.4%	2.6%	0.5%	0.7%
<i>Commercial real estate</i>	0.6%	1.7%	0.0%	0.2%
<i>Total loans</i>	2.5%	3.7%	0.5%	1.3%