

DEERFIELD FINANCIAL CORPORATION

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1416738	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$89	\$91	2.8%	
Loans	\$81	\$86	5.7%	
<i>Construction & development</i>	\$8	\$8	-8.0%	
<i>Closed-end 1-4 family residential</i>	\$19	\$29	54.4%	
<i>Home equity</i>	\$12	\$12	-2.3%	
<i>Credit card</i>	\$0	\$0	4.5%	
<i>Other consumer</i>	\$2	\$2	-3.4%	
<i>Commercial & Industrial</i>	\$31	\$7	-77.0%	
<i>Commercial real estate</i>	\$2	\$18	791.9%	
Unused commitments	\$10	\$10	0.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-39.4%	
Cash & balances due	\$3	\$2	-24.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$11	\$6	-48.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$11	\$6	-48.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$80	\$80	0.3%	
Deposits	\$72	\$74	3.8%	
Total other borrowings	\$7	\$5	-31.8%	
FHLB advances	\$7	\$3	-59.1%	
Equity				
Equity capital at quarter end	\$9	\$11	25.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	12.0%	--	
Tier 1 risk based capital ratio	9.8%	11.8%	--	
Total risk based capital ratio	10.9%	13.1%	--	
Return on equity ¹	15.2%	8.2%	--	
Return on assets ¹	1.6%	1.0%	--	
Net interest margin ¹	4.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.5%	94.4%	--	
Loss provision to net charge-offs (qtr)	108.0%	316.8%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.9%	0.0%	0.9%	0.0%
<i>Closed-end 1-4 family residential</i>	1.9%	1.7%	0.1%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.5%	0.5%	0.5%
<i>Other consumer</i>	0.5%	3.9%	0.7%	0.0%
<i>Commercial & Industrial</i>	0.8%	14.9%	0.0%	0.3%
<i>Commercial real estate</i>	36.5%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.9%	1.9%	0.1%	0.1%