

**DUKE FINANCIAL GROUP, INC.**

|   | CPP Disbursement Date<br>06/19/2009 | RSSD (Holding Company)<br>1127913 | Number of Insured<br>Depository Institutions<br>3 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   |                                     |                                   |   |             |
|   | 2008<br>\$ millions                 | 2009<br>\$ millions               | %chg from prev                                    |             |
| <b>Assets</b>   | \$749                               | \$696                             | -7.1%   |             |
| Loans   | \$582                               | \$504                             | -13.5%  |             |
| Construction & development  | \$31                                | \$24                              | -21.7%  |             |
| Closed-end 1-4 family residential   | \$61                                | \$59                              | -4.2%   |             |
| Home equity   | \$24                                | \$20                              | -14.1%  |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$4                                 | \$2                               | -41.3%  |             |
| Commercial & Industrial   | \$97                                | \$85                              | -12.7%  |             |
| Commercial real estate  | \$344                               | \$286                             | -17.0%  |             |
| Unused commitments  | \$70                                | \$49                              | -29.3%  |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$85                                | \$53                              | -38.2%  |             |
| Asset-backed securities   | \$3                                 | \$3                               | -2.2%   |             |
| Other securities  | \$43                                | \$68                              | 58.2%   |             |
| Cash & balances due   | \$10                                | \$29                              | 186.8%  |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$4                               |   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$4                               |   |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$686                               | \$624                             | -9.0%   |             |
| Deposits  | \$533                               | \$521                             | -2.1%   |             |
| Total other borrowings  | \$147                               | \$98                              | -33.1%  |             |
| FHLB advances   | \$135                               | \$88                              | -34.7%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$63                                | \$72                              | 13.9%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$7                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 8.0%                                | 9.6%                              | --  |             |
| Tier 1 risk based capital ratio   | 9.8%                                | 12.1%                             | --  |             |
| Total risk based capital ratio  | 11.0%                               | 13.3%                             | --  |             |
| Return on equity <sup>1</sup>   | -0.4%                               | -2.0%                             | --  |             |
| Return on assets <sup>1</sup>   | 0.0%                                | -0.2%                             | --  |             |
| Net interest margin <sup>1</sup>  | 4.1%                                | 4.6%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 58.2%                               | 26.8%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 234.4%                              | 94.7%                             | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.8%                                | 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> |
| Construction & development  | 9.6%                                | 11.0%                             | 0.2%  | 0.9%        |
| Closed-end 1-4 family residential   | 2.3%                                | 5.4%                              | 1.1%  | 0.9%        |
| Home equity   | 0.8%                                | 1.1%                              | 0.1%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.1%                                | 0.6%                              | 0.1%  | 0.1%        |
| Commercial & Industrial   | 0.7%                                | 5.0%                              | 0.3%  | 2.1%        |
| Commercial real estate  | 3.6%                                | 8.5%                              | 0.1%  | 0.1%        |
| Total loans   | 3.1%                                | 7.0%                              | 0.2%  | 0.6%        |