

EAGLE BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2652104	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,492	\$1,769	18.5%	
Loans	\$1,267	\$1,399	10.5%	
Construction & development	\$281	\$251	-10.8%	
Closed-end 1-4 family residential	\$37	\$36	-3.5%	
Home equity	\$80	\$85	5.9%	
Credit card	\$0	\$0		
Other consumer	\$6	\$5	-24.6%	
Commercial & Industrial	\$314	\$327	4.0%	
Commercial real estate	\$516	\$659	27.8%	
Unused commitments	\$237	\$289	22.2%	
Securitization outstanding principal	\$23	\$26	11.8%	
Mortgage-backed securities (GSE and private issue)	\$80	\$125	57.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$79	\$87	10.9%	
Cash & balances due	\$28	\$23	-18.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$5	\$9	66.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$6	\$9	53.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,358	\$1,610	18.6%	
Deposits	\$1,145	\$1,463	27.7%	
Total other borrowings	\$204	\$141	-30.9%	
FHLB advances	\$105	\$50	-52.4%	
Equity				
Equity capital at quarter end	\$134	\$158	17.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$37	\$13	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.8%	--	
Tier 1 risk based capital ratio	9.2%	9.9%	--	
Total risk based capital ratio	10.5%	11.2%	--	
Return on equity ¹	6.2%	8.2%	--	
Return on assets ¹	0.5%	0.8%	--	
Net interest margin ¹	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	72.2%	93.5%	--	
Loss provision to net charge-offs (qtr)	873.5%	137.5%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.3%	6.3%	0.1%	0.1%
Closed-end 1-4 family residential	8.8%	1.9%	0.0%	0.4%
Home equity	0.2%	0.0%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.4%	0.5%
Commercial & Industrial	0.7%	1.4%	0.0%	0.4%
Commercial real estate	0.2%	0.1%	0.0%	0.0%
Total loans	2.0%	1.6%	0.0%	0.1%