

**FRANKLIN BANCORP, INC.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2913711	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$205	\$219	6.6%	
Loans	\$166	\$172	3.6%	
Construction & development	\$38	\$37	-2.8%	
Closed-end 1-4 family residential	\$43	\$46	6.4%	
Home equity	\$7	\$7	1.7%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	3.3%	
Commercial & Industrial	\$16	\$21	27.6%	
Commercial real estate	\$52	\$53	1.4%	
Unused commitments	\$48	\$29	-39.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$25	6.7%	
Cash & balances due	\$7	\$11	52.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$183	\$197	7.4%	
Deposits	\$175	\$193	10.6%	
Total other borrowings	\$8	\$3	-61.1%	
FHLB advances	\$8	\$3	-62.5%	
<b>Equity</b>				
Equity capital at quarter end	\$22	\$22	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.7%	10.2%	--	
Tier 1 risk based capital ratio	12.7%	12.5%	--	
Total risk based capital ratio	13.9%	13.7%	--	
Return on equity <sup>1</sup>	-3.3%	1.2%	--	
Return on assets <sup>1</sup>	-0.4%	0.1%	--	
Net interest margin <sup>1</sup>	3.0%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	26.3%	19.5%	--	
Loss provision to net charge-offs (qtr)	164.3%	72.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.5%	--	
<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	19.8%	28.5%	0.9%	0.5%
Closed-end 1-4 family residential	0.0%	1.3%	0.0%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	1.2%
Commercial & Industrial	0.0%	0.7%	0.5%	1.3%
Commercial real estate	0.0%	0.3%	0.0%	0.0%
Total loans	4.6%	6.7%	0.3%	0.4%