

LAFAYETTE BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3260551	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$86	\$94	9.6%	
Loans	\$62	\$67	7.5%	
Construction & development	\$6	\$3	-38.6%	
Closed-end 1-4 family residential	\$22	\$25	12.3%	
Home equity	\$3	\$3	-1.3%	
Credit card	\$0	\$0		
Other consumer	\$7	\$7	4.7%	
Commercial & Industrial	\$8	\$8	-2.1%	
Commercial real estate	\$16	\$20	26.4%	
Unused commitments	\$6	\$7	17.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-36.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$9	-31.2%	
Cash & balances due	\$2	\$6	236.0%	
Residential mortgage originations				
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		
Liabilities	\$80	\$86	8.1%	
Deposits	\$72	\$78	8.1%	
Total other borrowings	\$7	\$8	10.5%	
FHLB advances	\$7	\$7	2.2%	
Equity				
Equity capital at quarter end	\$6	\$8	28.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	9.8%	--	
Tier 1 risk based capital ratio	9.5%	10.3%	--	
Total risk based capital ratio	10.3%	11.0%	--	
Return on equity ¹	3.2%	1.2%	--	
Return on assets ¹	0.2%	0.1%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	303.8%	129.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.8%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.1%	0.0%	0.1%
Commercial & Industrial	2.0%	1.8%	0.0%	0.0%
Commercial real estate	0.0%	0.3%	0.0%	0.0%
Total loans	0.3%	0.6%	0.0%	0.0%