

MILLENNIUM BANCORP, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3027811	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>	\$297	\$322	8.4%	
Loans	\$237	\$226	-4.7%	
<i>Construction &amp; development</i>	\$91	\$70	-23.1%	
<i>Closed-end 1-4 family residential</i>	\$30	\$41	38.6%	
<i>Home equity</i>	\$25	\$24	-5.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-3.0%	
<i>Commercial &amp; Industrial</i>	\$45	\$35	-22.4%	
<i>Commercial real estate</i>	\$37	\$48	29.0%	
Unused commitments	\$56	\$28	-49.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$42	450.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$34	\$35	4.1%	
Cash & balances due	\$6	\$9	39.0%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$272	\$295	8.4%	
Deposits	\$251	\$265	5.7%	
Total other borrowings	\$20	\$29	42.3%	
FHLB advances	\$11	\$11	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$25	\$27	8.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.1%	--	
Tier 1 risk based capital ratio	10.2%	11.3%	--	
Total risk based capital ratio	11.0%	12.6%	--	
Return on equity <sup>1</sup>	-0.4%	1.4%	--	
Return on assets <sup>1</sup>	0.0%	0.1%	--	
Net interest margin <sup>1</sup>	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.1%	36.3%	--	
Loss provision to net charge-offs (qtr)	954.5%	252.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.4%	--	
<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>
<i>Construction &amp; development</i>	5.1%	18.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	3.9%	0.2%	0.0%
<i>Home equity</i>	0.4%	0.6%	0.0%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	6.3%	0.0%	0.2%	2.4%
<i>Commercial &amp; Industrial</i>	0.0%	4.5%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	1.1%	0.0%	0.1%
<i>Total loans</i>	2.1%	7.3%	0.0%	0.1%