

SYRINGA BANCORP

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3338861	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$290	\$280	-3.4%	
Loans	\$261	\$228	-12.6%	
<i>Construction & development</i>	\$54	\$20	-62.1%	
<i>Closed-end 1-4 family residential</i>	\$12	\$19	58.4%	
<i>Home equity</i>	\$24	\$25	3.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-21.2%	
<i>Commercial & Industrial</i>	\$67	\$60	-10.8%	
<i>Commercial real estate</i>	\$95	\$96	1.2%	
Unused commitments	\$42	\$32	-23.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$8	-7.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$8	-5.5%	
Cash & balances due	\$6	\$6	-8.8%	
Residential mortgage originations				
<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		
Liabilities	\$255	\$264	3.2%	
Deposits	\$200	\$243	21.5%	
Total other borrowings	\$54	\$20	-63.0%	
FHLB advances	\$44	\$20	-54.0%	
Equity				
Equity capital at quarter end	\$34	\$16	-53.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	11.8%	5.8%	--	
Tier 1 risk based capital ratio	12.3%	6.8%	--	
Total risk based capital ratio	13.6%	8.1%	--	
Return on equity ¹	-66.5%	-227.4%	--	
Return on assets ¹	-8.5%	-18.0%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.2%	52.9%	--	
Loss provision to net charge-offs (qtr)	180.2%	114.8%	--	
Net charge-offs to average loans and leases ¹	6.0%	17.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	29.6%	38.6%	4.3%	28.8%
<i>Closed-end 1-4 family residential</i>	0.0%	0.8%	0.0%	0.0%
<i>Home equity</i>	1.2%	0.1%	2.8%	0.8%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.1%	2.3%	2.1%	0.7%
<i>Commercial & Industrial</i>	9.1%	5.3%	0.8%	1.9%
<i>Commercial real estate</i>	1.2%	3.5%	0.0%	1.7%
<i>Total loans</i>	9.1%	6.4%	1.5%	4.5%