

YORK TRADITIONS BANK

	CPP Disbursement Date 04/24/2009	Cert 57377	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$204	\$228	11.8%	
Loans	\$158	\$167	6.0%	
<i>Construction & development</i>	\$9	\$5	-39.4%	
<i>Closed-end 1-4 family residential</i>	\$29	\$34	19.0%	
<i>Home equity</i>	\$9	\$9	-2.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-30.8%	
<i>Commercial & Industrial</i>	\$46	\$51	11.6%	
<i>Commercial real estate</i>	\$48	\$51	5.4%	
Unused commitments	\$44	\$46	5.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$34	\$47	41.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$5	-7.3%	
Cash & balances due	\$4	\$2	-40.1%	
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	\$186	\$205	10.2%	
Deposits	\$159	\$188	18.1%	
Total other borrowings	\$26	\$16	-37.9%	
FHLB advances	\$25	\$16	-35.9%	
Equity				
Equity capital at quarter end	\$19	\$24	28.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	10.3%	--	
Tier 1 risk based capital ratio	11.2%	13.5%	--	
Total risk based capital ratio	12.2%	14.6%	--	
Return on equity ¹	-0.2%	1.6%	--	
Return on assets ¹	0.0%	0.2%	--	
Net interest margin ¹	2.9%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	120.9%	101.2%	--	
Loss provision to net charge-offs (qtr)	257.8%	56.1%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.4%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	3.1%	2.6%	0.1%	0.0%
<i>Commercial real estate</i>	0.0%	1.1%	0.0%	0.2%
<i>Total loans</i>	0.9%	1.1%	0.0%	0.1%