

**YOUNG PARTNERS, L.P.**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 3299207	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$1,301	\$1,092	-16.0%	
Loans	\$732	\$632	-13.7%	
<i>Construction &amp; development</i>	\$94	\$93	-1.7%	
<i>Closed-end 1-4 family residential</i>	\$146	\$114	-21.4%	
<i>Home equity</i>	\$13	\$13	-1.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-9.2%	
<i>Commercial &amp; Industrial</i>	\$113	\$83	-26.5%	
<i>Commercial real estate</i>	\$291	\$268	-8.1%	
Unused commitments	\$128	\$81	-36.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$449	\$287	-36.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$56	164.2%	
Cash & balances due	\$30	\$42	39.6%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$3	\$4	10.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$4	\$4	-11.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,215	\$1,002	-17.5%	
Deposits	\$1,023	\$936	-8.4%	
Total other borrowings	\$170	\$62	-63.5%	
FHLB advances	\$101	\$15	-85.1%	
<b>Equity</b>				
Equity capital at quarter end	\$86	\$90	4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$10	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.1%	7.1%	--	
Tier 1 risk based capital ratio	9.3%	10.5%	--	
Total risk based capital ratio	10.5%	11.8%	--	
Return on equity <sup>1</sup>	-35.8%	-28.6%	--	
Return on assets <sup>1</sup>	-2.4%	-2.4%	--	
Net interest margin <sup>1</sup>	2.7%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.2%	49.9%	--	
Loss provision to net charge-offs (qtr)	130.6%	309.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.9%	1.9%	--	
<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>	3.8%	12.3%	0.6%	0.0%
<i>Closed-end 1-4 family residential</i>	1.5%	2.1%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.3%	2.0%	2.7%
<i>Commercial &amp; Industrial</i>	12.6%	8.1%	5.6%	1.8%
<i>Commercial real estate</i>	0.9%	8.5%	0.0%	0.4%
<i>Total loans</i>	3.1%	6.9%	1.0%	0.5%