

KILMICHAEL BANCORP, INC.

	CPP Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$88	\$106	20.8%	
Loans	\$48	\$63	32.3%	
Construction & development	\$0	\$2	332.6%	
Closed-end 1-4 family residential	\$9	\$12	27.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$6	\$6	9.7%	
Commercial & Industrial	\$21	\$20	-4.8%	
Commercial real estate	\$5	\$12	128.6%	
Unused commitments	\$3	\$4	21.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$3	54.1%	
Asset-backed securities	\$0	\$0	-10.1%	
Other securities	\$13	\$18	36.8%	
Cash & balances due	\$14	\$15	3.7%	
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	\$81	\$97	20.4%	
Deposits	\$80	\$97	20.5%	
Total other borrowings	\$0	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$7	\$9	25.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.1%	--	
Tier 1 risk based capital ratio	11.3%	11.7%	--	
Total risk based capital ratio	12.4%	12.8%	--	
Return on equity ¹	0.3%	29.9%	--	
Return on assets ¹	0.0%	2.5%	--	
Net interest margin ¹	3.6%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.4%	161.3%	--	
Loss provision to net charge-offs (qtr)	-82.5%	861.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.8%	0.0%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.8%	0.6%	0.4%	0.5%
Commercial & Industrial	3.6%	0.9%	0.3%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.3%	0.8%	0.2%	0.0%