

**SYRINGA BANCORP**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3338861	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$228	\$197	-13.5%	
Loans	\$187	\$164	-12.7%	
Construction & development	\$10	\$8	-19.6%	
Closed-end 1-4 family residential	\$15	\$14	-9.7%	
Home equity	\$22	\$19	-14.9%	
Credit card	\$0	\$0		
Other consumer	\$4	\$2	-42.1%	
Commercial & Industrial	\$43	\$37	-14.1%	
Commercial real estate	\$89	\$79	-11.1%	
Unused commitments	\$30	\$28	-6.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$7	6.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$6	4.7%	
Cash & balances due	\$7	\$6	-14.6%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$215	\$189	-11.9%	
Deposits	\$192	\$173	-10.3%	
Total other borrowings	\$20	\$16	-21.1%	
FHLB advances	\$20	\$16	-20.0%	
<b>Equity</b>				
Equity capital at quarter end	\$13	\$8	-38.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.4%	3.9%	--	
Tier 1 risk based capital ratio	6.7%	4.8%	--	
Total risk based capital ratio	8.0%	6.1%	--	
Return on equity <sup>1</sup>	-43.4%	-103.7%	--	
Return on assets <sup>1</sup>	-2.6%	-4.9%	--	
Net interest margin <sup>1</sup>	4.3%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.6%	50.6%	--	
Loss provision to net charge-offs (qtr)	39.4%	74.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.2%	3.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	30.4%	24.8%	6.9%	4.2%
Closed-end 1-4 family residential	2.1%	6.2%	0.2%	0.3%
Home equity	1.0%	1.3%	0.3%	1.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	3.6%	1.5%	1.1%
Commercial & Industrial	6.2%	4.1%	0.9%	0.6%
Commercial real estate	2.9%	3.6%	0.5%	0.7%
Total loans	4.7%	4.6%	0.9%	0.9%