

DUKE FINANCIAL GROUP, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1127913	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$296	\$280	-5.5%	
Loans	\$197	\$168	-14.3%	
Construction & development	\$6	\$3	-40.8%	
Closed-end 1-4 family residential	\$23	\$22	-6.1%	
Home equity	\$10	\$7	-33.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-39.3%	
Commercial & Industrial	\$44	\$36	-17.6%	
Commercial real estate	\$102	\$89	-12.2%	
Unused commitments	\$25	\$22	-12.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$50	\$59	16.7%	
Asset-backed securities	\$2	\$1	-19.5%	
Other securities	\$27	\$36	31.6%	
Cash & balances due	\$8	\$10	17.6%	
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	\$259	\$242	-6.6%	
Deposits	\$233	\$229	-1.6%	
Total other borrowings	\$23	\$10	-58.2%	
FHLB advances	\$13	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$37	\$38	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.5%	12.1%	--	
Tier 1 risk based capital ratio	15.4%	17.9%	--	
Total risk based capital ratio	16.6%	19.1%	--	
Return on equity ¹	3.8%	10.6%	--	
Return on assets ¹	0.5%	1.4%	--	
Net interest margin ¹	4.7%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.4%	34.0%	--	
Loss provision to net charge-offs (qtr)	20.3%	1360.0%	--	
Net charge-offs to average loans and leases ¹	2.5%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	15.9%	20.4%	4.6%	0.0%
Closed-end 1-4 family residential	10.2%	11.1%	2.0%	0.7%
Home equity	2.4%	3.8%	1.4%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.6%	0.0%	0.0%
Commercial & Industrial	9.1%	8.8%	0.1%	0.0%
Commercial real estate	3.9%	6.8%	0.3%	0.0%
Total loans	5.9%	7.6%	0.6%	0.1%