

FRANKLIN BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2913711	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$222	\$207	-7.0%	
Loans	\$156	\$148	-5.2%	
Construction & development	\$26	\$24	-9.3%	
Closed-end 1-4 family residential	\$47	\$47	0.2%	
Home equity	\$7	\$6	-15.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-34.8%	
Commercial & Industrial	\$17	\$20	15.3%	
Commercial real estate	\$52	\$46	-11.4%	
Unused commitments	\$27	\$24	-11.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$18	-42.8%	
Cash & balances due	\$17	\$21	27.8%	
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	\$203	\$187	-7.8%	
Deposits	\$200	\$186	-7.4%	
Total other borrowings	\$2	\$1	-62.6%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$20	\$20	1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.6%	--	
Tier 1 risk based capital ratio	9.8%	10.8%	--	
Total risk based capital ratio	11.1%	12.1%	--	
Return on equity ¹	-4.5%	-3.1%	--	
Return on assets ¹	-0.4%	-0.3%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.8%	43.2%	--	
Loss provision to net charge-offs (qtr)	2514.3%	78.9%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	16.9%	10.0%	0.1%	0.4%
Closed-end 1-4 family residential	0.8%	1.1%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	4.5%	0.1%	0.1%
Commercial & Industrial	0.3%	0.7%	0.1%	0.0%
Commercial real estate	2.1%	10.9%	0.0%	0.6%
Total loans	3.8%	5.5%	0.0%	0.3%