

LITTLE BANK INC

	CPP Disbursement Date 12/23/2008	Cert 34934	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$313	\$306	-2.1%	
Loans	\$201	\$215	6.9%	
Construction & development	\$34	\$40	18.1%	
Closed-end 1-4 family residential	\$41	\$42	2.5%	
Home equity	\$22	\$16	-27.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-5.4%	
Commercial & Industrial	\$18	\$30	67.8%	
Commercial real estate	\$74	\$70	-5.4%	
Unused commitments	\$28	\$35	27.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$42	\$31	-26.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$43	\$37	-14.5%	
Cash & balances due	\$15	\$13	-8.4%	
<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>	\$278	\$274	-1.2%	
Deposits	\$252	\$250	-0.7%	
Total other borrowings	\$25	\$24	-6.0%	
FHLB advances	\$25	\$24	-6.0%	
<b>Equity</b>				
Equity capital at quarter end	\$35	\$32	-9.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.1%	10.1%	--	
Tier 1 risk based capital ratio	16.3%	13.5%	--	
Total risk based capital ratio	17.6%	14.7%	--	
Return on equity <sup>1</sup>	6.2%	6.5%	--	
Return on assets <sup>1</sup>	0.7%	0.7%	--	
Net interest margin <sup>1</sup>	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	208.3%	303.7%	--	
Loss provision to net charge-offs (qtr)	157.7%	123.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	3.4%	2.2%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.0%	0.0%	0.3%
Home equity	0.6%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	3.0%	0.0%	0.2%
Commercial & Industrial	0.0%	0.0%	1.3%	0.0%
Commercial real estate	0.5%	0.6%	0.0%	0.0%
Total loans	0.9%	0.6%	0.1%	0.1%