

PARKE BANCORP, INC

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3347292	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$790	\$770	-2.6%	
Loans	\$626	\$632	0.9%	
<i>Construction & development</i>	\$72	\$49	-31.3%	
<i>Closed-end 1-4 family residential</i>	\$131	\$133	1.4%	
<i>Home equity</i>	\$8	\$7	-16.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$17	\$16	-4.7%	
<i>Commercial & Industrial</i>	\$22	\$23	4.2%	
<i>Commercial real estate</i>	\$350	\$376	7.6%	
Unused commitments	\$53	\$49	-8.4%	
Securitization outstanding principal	\$0	\$0	-99.0%	
Mortgage-backed securities (GSE and private issue)	\$16	\$14	-13.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$8	-11.3%	
Cash & balances due	\$110	\$77	-30.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$700	\$673	-3.8%	
Deposits	\$635	\$637	0.3%	
Total other borrowings	\$61	\$30	-49.8%	
FHLB advances	\$51	\$20	-59.6%	
Equity				
Equity capital at quarter end	\$90	\$97	7.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.0%	12.6%	--	
Tier 1 risk based capital ratio	14.2%	15.0%	--	
Total risk based capital ratio	15.4%	16.3%	--	
Return on equity ¹	6.7%	9.2%	--	
Return on assets ¹	0.8%	1.1%	--	
Net interest margin ¹	4.5%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	43.5%	39.8%	--	
Loss provision to net charge-offs (qtr)	480.6%	2941.2%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	18.1%	28.0%	1.0%	0.0%
<i>Closed-end 1-4 family residential</i>	5.7%	7.6%	0.0%	0.0%
<i>Home equity</i>	2.9%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.6%	1.2%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	1.1%	0.0%	0.0%
<i>Commercial real estate</i>	6.6%	5.4%	0.0%	0.0%
<i>Total loans</i>	7.1%	7.5%	0.1%	0.0%