

ROYAL BANCSHARES OF PENNSYLVANIA, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2324429	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$841	\$769	-8.5%	
Loans	\$427	\$347	-18.9%	
Construction & development	\$63	\$37	-40.8%	
Closed-end 1-4 family residential	\$26	\$24	-6.7%	
Home equity	\$1	\$1	4.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	21.7%	
Commercial & Industrial	\$54	\$41	-25.1%	
Commercial real estate	\$235	\$194	-17.6%	
Unused commitments	\$21	\$45	115.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$256	\$265	3.8%	
Asset-backed securities	\$1	\$1	-14.4%	
Other securities	\$68	\$82	21.4%	
Cash & balances due	\$25	\$29	17.0%	
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	\$751	\$693	-7.7%	
Deposits	\$582	\$561	-3.6%	
Total other borrowings	\$148	\$108	-26.8%	
FHLB advances	\$104	\$65	-37.6%	
Equity				
Equity capital at quarter end	\$63	\$50	-21.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	9.6%	--	
Tier 1 risk based capital ratio	15.8%	16.5%	--	
Total risk based capital ratio	17.0%	17.8%	--	
Return on equity ¹	-5.7%	-44.0%	--	
Return on assets ¹	-0.4%	-3.1%	--	
Net interest margin ¹	3.0%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.9%	73.9%	--	
Loss provision to net charge-offs (qtr)	59.1%	87.8%	--	
Net charge-offs to average loans and leases ¹	3.3%	2.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	34.8%	11.5%	1.0%	3.1%
Closed-end 1-4 family residential	3.4%	4.2%	0.3%	0.3%
Home equity	27.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	8.7%	12.2%	3.9%	0.6%
Commercial real estate	9.1%	6.5%	0.2%	0.8%
Total loans	12.0%	6.7%	0.9%	0.9%