

**SYRINGA BANCORP**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3338861	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>	\$197	\$171	-13.5%	
Loans	\$164	\$138	-15.5%	
Construction & development	\$8	\$3	-61.6%	
Closed-end 1-4 family residential	\$14	\$11	-17.8%	
Home equity	\$19	\$17	-10.6%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-21.2%	
Commercial & Industrial	\$37	\$29	-21.5%	
Commercial real estate	\$79	\$74	-7.4%	
Unused commitments	\$28	\$25	-11.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-30.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$5	-16.4%	
Cash & balances due	\$6	\$20	234.4%	
<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>	\$189	\$165	-12.7%	
Deposits	\$173	\$156	-9.3%	
Total other borrowings	\$16	\$8	-50.0%	
FHLB advances	\$16	\$8	-50.0%	
<b>Equity</b>				
Equity capital at quarter end	\$8	\$6	-30.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	3.9%	3.1%	--	
Tier 1 risk based capital ratio	4.8%	3.9%	--	
Total risk based capital ratio	6.1%	5.2%	--	
Return on equity <sup>1</sup>	-103.7%	-22.4%	--	
Return on assets <sup>1</sup>	-4.9%	-0.8%	--	
Net interest margin <sup>1</sup>	4.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.6%	75.5%	--	
Loss provision to net charge-offs (qtr)	74.5%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.2%	0.9%	--	
<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	24.8%	0.9%	4.2%	0.0%
Closed-end 1-4 family residential	6.2%	7.2%	0.3%	2.0%
Home equity	1.3%	2.4%	1.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.6%	1.7%	1.1%	0.2%
Commercial & Industrial	4.1%	3.2%	0.6%	0.4%
Commercial real estate	3.6%	3.5%	0.7%	0.0%
Total loans	4.6%	3.4%	0.9%	0.3%