

**DUKE FINANCIAL GROUP, INC.**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1127913	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev		
<b>Assets</b>	\$273	\$280	2.7%		
Loans	\$155	\$153	-1.9%		
Construction & development	\$3	\$7	133.4%		
Closed-end 1-4 family residential	\$24	\$26	8.6%		
Home equity	\$5	\$4	-21.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	12.3%		
Commercial & Industrial	\$36	\$36	0.9%		
Commercial real estate	\$78	\$70	-10.4%		
Unused commitments	\$24	\$23	-5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$51	\$49	-5.1%		
Asset-backed securities	\$1	\$1	-30.7%		
Other securities	\$50	\$55	9.7%		
Cash & balances due	\$8	\$18	118.7%		
<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>	\$241	\$245	2.0%		
Deposits	\$231	\$239	3.7%		
Total other borrowings	\$6	\$2	-61.3%		
FHLB advances	\$0	\$0			
<b>Equity</b>					
Equity capital at quarter end	\$32	\$35	8.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	11.5%	11.6%	--		
Tier 1 risk based capital ratio	17.1%	17.9%	--		
Total risk based capital ratio	18.4%	19.2%	--		
Return on equity <sup>1</sup>	5.2%	8.3%	--		
Return on assets <sup>1</sup>	0.6%	1.0%	--		
Net interest margin <sup>1</sup>	3.9%	3.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.0%	86.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.3%	1.9%	0.5%	0.0%	--
Home equity	0.9%	1.8%	0.8%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.1%	0.1%	--
Commercial & Industrial	2.1%	0.4%	0.5%	0.0%	--
Commercial real estate	5.8%	5.1%	0.0%	0.1%	--
Total loans	4.3%	2.8%	0.2%	0.1%	--