

LAFAYETTE BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3260551	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>	\$108	\$115	6.4%	
Loans	\$75	\$82	8.8%	
Construction & development	\$5	\$7	41.4%	
Closed-end 1-4 family residential	\$31	\$33	7.9%	
Home equity	\$2	\$2	5.2%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-31.0%	
Commercial & Industrial	\$8	\$9	17.3%	
Commercial real estate	\$22	\$23	1.8%	
Unused commitments	\$7	\$6	-23.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$6	-12.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$13	-12.3%	
Cash & balances due	\$5	\$6	16.6%	
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		
<b>Liabilities</b>	\$99	\$105	6.2%	
Deposits	\$94	\$102	8.7%	
Total other borrowings	\$4	\$2	-55.7%	
FHLB advances	\$2	\$1	-76.2%	
<b>Equity</b>				
Equity capital at quarter end	\$10	\$11	8.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	9.3%	--	
Tier 1 risk based capital ratio	14.1%	13.9%	--	
Total risk based capital ratio	15.3%	14.9%	--	
Return on equity <sup>1</sup>	9.2%	8.8%	--	
Return on assets <sup>1</sup>	0.8%	0.8%	--	
Net interest margin <sup>1</sup>	3.7%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.0%	61.9%	--	
Loss provision to net charge-offs (qtr)	627.9%	2500.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</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	0.1%	0.1%	0.1%	0.0%
Home equity	0.0%	0.8%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.8%	0.7%	0.4%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	6.1%	5.4%	0.0%	0.0%
Total loans	1.9%	1.6%	0.1%	0.0%