

**KILMICHAEL BANCORP, INC.**

	Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev		
<b>Assets</b>	\$139	\$150	8.1%		
Loans	\$77	\$87	13.3%		
Construction & development	\$1	\$1	48.7%		
Closed-end 1-4 family residential	\$17	\$19	15.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$4	\$4	5.5%		
Commercial & Industrial	\$26	\$28	8.2%		
Commercial real estate	\$12	\$13	10.9%		
Unused commitments	\$7	\$8	5.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$11	5.9%		
Asset-backed securities	\$0	\$0	-28.2%		
Other securities	\$28	\$29	1.3%		
Cash & balances due	\$18	\$17	-2.7%		
<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>	\$126	\$136	8.2%		
Deposits	\$123	\$134	8.8%		
Total other borrowings	\$1	\$1	-50.7%		
FHLB advances	\$1	\$1	-50.7%		
<b>Equity</b>					
Equity capital at quarter end	\$13	\$14	7.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.1%	9.2%	--		
Tier 1 risk based capital ratio	14.8%	13.8%	--		
Total risk based capital ratio	16.0%	15.0%	--		
Return on equity <sup>1</sup>	25.8%	17.8%	--		
Return on assets <sup>1</sup>	2.4%	1.7%	--		
Net interest margin <sup>1</sup>	4.1%	4.2%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	243.4%	305.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	220.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	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>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.3%	0.2%	0.1%	--
Commercial & Industrial	1.6%	0.4%	0.5%	0.0%	--
Commercial real estate	0.0%	0.2%	0.0%	0.0%	--
Total loans	0.6%	0.4%	0.2%	0.0%	--