

EAGLE BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2652104	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,769	\$2,071	17.1%	
Loans	\$1,399	\$1,759	25.7%	
Construction & development	\$251	\$326	30.1%	
Closed-end 1-4 family residential	\$36	\$141	292.5%	
Home equity	\$85	\$85	-0.1%	
Credit card	\$0	\$0		
Other consumer	\$5	\$3	-29.3%	
Commercial & Industrial	\$327	\$409	25.1%	
Commercial real estate	\$659	\$713	8.2%	
Unused commitments	\$290	\$390	34.4%	
Securitization outstanding principal	\$26	\$28	9.0%	
Mortgage-backed securities (GSE and private issue)	\$125	\$110	-12.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$87	\$118	34.6%	
Cash & balances due	\$23	\$14	-39.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$8	\$235	2863.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$9	\$225	2547.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,610	\$1,881	16.8%	
Deposits	\$1,463	\$1,728	18.2%	
Total other borrowings	\$141	\$138	-2.3%	
FHLB advances	\$50	\$40	-20.0%	
Equity				
Equity capital at quarter end	\$158	\$190	20.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	8.8%	--	
Tier 1 risk based capital ratio	9.9%	9.3%	--	
Total risk based capital ratio	11.2%	10.6%	--	
Return on equity ¹	8.2%	8.5%	--	
Return on assets ¹	0.8%	0.8%	--	
Net interest margin ¹	4.2%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	93.5%	97.8%	--	
Loss provision to net charge-offs (qtr)	137.5%	341.6%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	6.3%	4.5%	0.1%	0.0%
Closed-end 1-4 family residential	1.9%	0.8%	0.4%	0.3%
Home equity	0.0%	0.3%	0.2%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.5%	0.0%
Commercial & Industrial	1.4%	1.9%	0.4%	0.2%
Commercial real estate	0.1%	0.2%	0.0%	0.0%
Total loans	1.6%	1.4%	0.1%	0.1%