

MILLENNIUM BANCORP, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3027811	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$273	\$257	-6.1%	
Loans	\$191	\$172	-10.1%	
Construction & development	\$38	\$30	-20.7%	
Closed-end 1-4 family residential	\$43	\$47	8.2%	
Home equity	\$22	\$16	-28.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-13.5%	
Commercial & Industrial	\$29	\$22	-24.9%	
Commercial real estate	\$54	\$53	-1.0%	
Unused commitments	\$17	\$24	40.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$51	0.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$5	-60.0%	
Cash & balances due	\$2	\$4	74.6%	
<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>	\$254	\$238	-6.1%	
Deposits	\$239	\$229	-4.5%	
Total other borrowings	\$13	\$9	-36.4%	
FHLB advances	\$6	\$4	-41.7%	
<b>Equity</b>				
Equity capital at quarter end	\$19	\$18	-5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.8%	6.8%	--	
Tier 1 risk based capital ratio	9.2%	9.3%	--	
Total risk based capital ratio	10.5%	10.5%	--	
Return on equity <sup>1</sup>	-17.1%	-12.5%	--	
Return on assets <sup>1</sup>	-1.2%	-0.9%	--	
Net interest margin <sup>1</sup>	4.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.1%	46.9%	--	
Loss provision to net charge-offs (qtr)	127.2%	53.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	3.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	22.5%	25.0%	0.0%	2.9%
Closed-end 1-4 family residential	4.4%	0.6%	0.2%	0.2%
Home equity	1.1%	3.4%	1.6%	1.7%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	8.1%	0.1%	0.0%
Commercial & Industrial	8.7%	7.2%	0.1%	0.0%
Commercial real estate	0.8%	0.1%	0.0%	0.1%
Total loans	7.1%	5.9%	0.2%	0.8%