

BANCORP FINANCIAL, INC.

	CPP Disbursement Date 07/10/2009	RSSD (Holding Company) 3477425	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$370	\$389	5.2%	
Loans	\$292	\$275	-5.9%	
Construction & development	\$25	\$8	-68.7%	
Closed-end 1-4 family residential	\$27	\$27	1.2%	
Home equity	\$59	\$52	-11.2%	
Credit card	\$0	\$0		
Other consumer	\$159	\$150	-5.9%	
Commercial & Industrial	\$6	\$7	11.9%	
Commercial real estate	\$12	\$28	136.1%	
Unused commitments	\$25	\$26	3.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$26	48.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$46	63.9%	
Cash & balances due	\$14	\$25	77.2%	
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		
Liabilities	\$336	\$353	5.1%	
Deposits	\$334	\$351	5.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$34	\$36	7.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	9.4%	--	
Tier 1 risk based capital ratio	11.3%	12.7%	--	
Total risk based capital ratio	12.5%	14.0%	--	
Return on equity ¹	-19.3%	9.3%	--	
Return on assets ¹	-1.8%	0.9%	--	
Net interest margin ¹	4.2%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	326.3%	246.7%	--	
Loss provision to net charge-offs (qtr)	229.2%	66.6%	--	
Net charge-offs to average loans and leases ¹	2.3%	3.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	7.1%
Closed-end 1-4 family residential	0.0%	0.0%	0.3%	0.7%
Home equity	0.0%	0.6%	0.6%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.5%	0.8%	0.6%
Commercial & Industrial	12.9%	11.3%	0.6%	0.0%
Commercial real estate	5.9%	1.6%	0.0%	0.5%
Total loans	0.8%	0.8%	0.6%	0.9%