

**BANCORP, INC., THE**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2858951	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,041	\$2,392	17.2%	
Loans	\$1,524	\$1,619	6.3%	
Construction & development	\$207	\$203	-1.9%	
Closed-end 1-4 family residential	\$249	\$272	9.2%	
Home equity	\$46	\$47	1.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-0.5%	
Commercial & Industrial	\$259	\$282	8.6%	
Commercial real estate	\$553	\$542	-2.1%	
Unused commitments	\$311	\$303	-2.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$77	855.7%	
Asset-backed securities	\$0	\$21		
Other securities	\$100	\$148	47.5%	
Cash & balances due	\$354	\$472	33.3%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$2	1067.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$2	321.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,857	\$2,204	18.7%	
Deposits	\$1,726	\$2,044	18.4%	
Total other borrowings	\$103	\$150	46.6%	
FHLB advances	\$100	\$87	-13.0%	
<b>Equity</b>				
Equity capital at quarter end	\$184	\$189	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	7.4%	--	
Tier 1 risk based capital ratio	11.0%	10.6%	--	
Total risk based capital ratio	12.2%	11.8%	--	
Return on equity <sup>1</sup>	0.5%	4.6%	--	
Return on assets <sup>1</sup>	0.0%	0.3%	--	
Net interest margin <sup>1</sup>	3.7%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	75.7%	137.4%	--	
Loss provision to net charge-offs (qtr)	120.7%	216.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	3.4%	2.4%	0.7%	0.0%
Closed-end 1-4 family residential	3.0%	2.9%	0.1%	0.2%
Home equity	0.3%	2.1%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	2.0%	0.0%	0.0%
Commercial & Industrial	0.8%	0.4%	0.2%	0.0%
Commercial real estate	1.5%	0.4%	0.2%	0.2%
Total loans	1.7%	1.1%	0.2%	0.1%