

KILMICHAEL BANCORP, INC.

	CPP Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$72	\$88	21.6%	
Loans	\$43	\$48	10.3%	
Construction & development	\$1	\$0	-30.0%	
Closed-end 1-4 family residential	\$8	\$9	13.4%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$5	\$6	7.6%	
Commercial & Industrial	\$19	\$21	6.5%	
Commercial real estate	\$4	\$5	19.6%	
Unused commitments	\$7	\$3	-52.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-29.4%	
Asset-backed securities	\$0	\$0	-9.9%	
Other securities	\$10	\$13	28.7%	
Cash & balances due	\$9	\$14	68.4%	
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	\$65	\$81	23.7%	
Deposits	\$65	\$80	23.8%	
Total other borrowings	\$0	\$0	-49.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$7	\$7	2.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.2%	--	
Tier 1 risk based capital ratio	10.4%	11.3%	--	
Total risk based capital ratio	11.4%	12.4%	--	
Return on equity ¹	1.0%	0.3%	--	
Return on assets ¹	0.1%	0.0%	--	
Net interest margin ¹	4.3%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	256.5%	62.4%	--	
Loss provision to net charge-offs (qtr)	95.7%	-82.5%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs		
	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	2.8%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	1.8%	0.4%	0.4%
Commercial & Industrial	1.2%	3.6%	0.6%	0.3%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.6%	2.3%	0.3%	0.2%