

LAFAYETTE BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3260551	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$94	\$91	-3.2%	
Loans	\$67	\$64	-4.1%	
Construction & development	\$3	\$3	1.5%	
Closed-end 1-4 family residential	\$25	\$24	-5.9%	
Home equity	\$3	\$3	4.0%	
Credit card	\$0	\$0		
Other consumer	\$7	\$7	2.3%	
Commercial & Industrial	\$8	\$7	-10.3%	
Commercial real estate	\$20	\$19	-6.9%	
Unused commitments	\$7	\$5	-28.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-30.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$12	34.4%	
Cash & balances due	\$6	\$3	-41.8%	
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	\$86	\$82	-4.9%	
Deposits	\$78	\$79	1.2%	
Total other borrowings	\$8	\$3	-62.9%	
FHLB advances	\$7	\$2	-67.8%	
Equity				
Equity capital at quarter end	\$8	\$9	15.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	11.0%	--	
Tier 1 risk based capital ratio	10.3%	13.5%	--	
Total risk based capital ratio	11.0%	14.4%	--	
Return on equity ¹	1.2%	-2.1%	--	
Return on assets ¹	0.1%	-0.2%	--	
Net interest margin ¹	3.5%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	129.8%	366.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	9800.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
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	0.8%	0.0%	0.0%	0.0%
Home equity	0.0%	1.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.0%	0.1%	0.1%
Commercial & Industrial	1.8%	1.6%	0.0%	0.0%
Commercial real estate	0.3%	0.2%	0.0%	0.0%
Total loans	0.6%	0.3%	0.0%	0.0%