

LAYTON PARK FINANCIAL GROUP, INC.

| | CPP Disbursement Date 12/18/2009 | RSSD (Holding Company) 3590913 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | |
| Assets | \$132 | \$144 | 9.2% | |
| Loans | \$103 | \$96 | -6.9% | |
| Construction & development | \$6 | \$6 | -2.8% | |
| Closed-end 1-4 family residential | \$10 | \$11 | 16.4% | |
| Home equity | \$3 | \$3 | 3.1% | |
| Credit card | \$0 | \$0 | -12.0% | |
| Other consumer | \$0 | \$0 | -35.2% | |
| Commercial & Industrial | \$20 | \$20 | -0.9% | |
| Commercial real estate | \$57 | \$48 | -15.1% | |
| Unused commitments | \$21 | \$20 | -3.9% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$11 | \$9 | -16.5% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$5 | \$8 | 53.9% | |
| Cash & balances due | \$7 | \$9 | 26.7% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$28 | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$31 | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$117 | \$129 | 10.3% | |
| Deposits | \$112 | \$126 | 12.4% | |
| Total other borrowings | \$5 | \$3 | -45.8% | |
| FHLB advances | \$5 | \$3 | -45.8% | |
| Equity | | | | |
| Equity capital at quarter end | \$14 | \$15 | 0.4% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$3 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 11.3% | 9.9% | -- | |
| Tier 1 risk based capital ratio | 14.0% | 14.1% | -- | |
| Total risk based capital ratio | 15.2% | 15.4% | -- | |
| Return on equity ¹ | 0.5% | -0.6% | -- | |
| Return on assets ¹ | 0.0% | -0.1% | -- | |
| Net interest margin ¹ | 4.6% | 3.9% | -- | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | 38.8% | 30.2% | -- | |
| Loss provision to net charge-offs (qtr) | 163.2% | 114.3% | -- | |
| Net charge-offs to average loans and leases ¹ | 1.3% | 0.7% | -- | |
| 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% | 0.0% |
| Closed-end 1-4 family residential | 2.2% | 3.4% | 0.0% | 0.0% |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% |
| Credit card | 6.5% | 1.6% | 7.6% | 1.0% |
| Other consumer | 0.0% | 0.0% | 0.0% | 0.0% |
| Commercial & Industrial | 1.2% | 11.2% | 1.6% | 0.0% |
| Commercial real estate | 5.8% | 6.6% | 0.0% | 0.3% |
| Total loans | 3.6% | 6.1% | 0.3% | 0.2% |