

LEGACY BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2727963	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$224	\$190	-15.1%	
Loans	\$172	\$158	-8.3%	
Construction & development	\$0	\$1		
Closed-end 1-4 family residential	\$43	\$46	6.3%	
Home equity	\$4	\$3	-35.6%	
Credit card	\$0	\$0	-34.5%	
Other consumer	\$3	\$0	-86.7%	
Commercial & Industrial	\$20	\$8	-57.6%	
Commercial real estate	\$92	\$91	-1.2%	
Unused commitments	\$29	\$8	-71.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$10	-17.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$9	-47.5%	
Cash & balances due	\$7	\$15	112.4%	
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	\$214	\$188	-12.2%	
Deposits	\$207	\$183	-11.6%	
Total other borrowings	\$5	\$4	-20.0%	
FHLB advances	\$5	\$4	-20.0%	
Equity				
Equity capital at quarter end	\$10	\$2	-75.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	4.2%	0.7%	--	
Tier 1 risk based capital ratio	5.6%	0.9%	--	
Total risk based capital ratio	6.9%	1.7%	--	
Return on equity ¹	-329.8%	-298.6%	--	
Return on assets ¹	-24.9%	-5.9%	--	
Net interest margin ¹	4.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	106.6%	50.2%	--	
Loss provision to net charge-offs (qtr)	190.3%	536.0%	--	
Net charge-offs to average loans and leases ¹	18.4%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	9.6%	0.0%	0.0%
Closed-end 1-4 family residential	8.2%	40.9%	0.0%	0.1%
Home equity	6.1%	39.2%	0.0%	0.0%
Credit card	3.4%	0.0%	0.0%	41.2%
Other consumer	5.8%	5.2%	1.0%	0.8%
Commercial & Industrial	1.9%	9.2%	22.0%	4.4%
Commercial real estate	9.2%	20.2%	3.9%	0.0%
Total loans	7.6%	25.8%	4.7%	0.3%