

ROYAL BANCSHARES OF PENNSYLVANIA, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2324429	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,206	\$973	-19.3%	
Loans	\$623	\$527	-15.5%	
Construction & development	\$115	\$93	-19.1%	
Closed-end 1-4 family residential	\$48	\$29	-39.5%	
Home equity	\$1	\$1	-1.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-41.8%	
Commercial & Industrial	\$94	\$77	-18.1%	
Commercial real estate	\$302	\$276	-8.6%	
Unused commitments	\$43	\$31	-29.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$361	\$251	-30.6%	
Asset-backed securities	\$1	\$1	5.9%	
Other securities	\$66	\$59	-10.6%	
Cash & balances due	\$57	\$50	-12.2%	
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	\$1,106	\$876	-20.8%	
Deposits	\$822	\$697	-15.2%	
Total other borrowings	\$262	\$159	-39.3%	
FHLB advances	\$210	\$111	-47.2%	
Equity				
Equity capital at quarter end	\$76	\$72	-5.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$40	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	9.2%	--	
Tier 1 risk based capital ratio	12.1%	14.3%	--	
Total risk based capital ratio	13.4%	15.5%	--	
Return on equity ¹	-48.1%	-79.8%	--	
Return on assets ¹	-3.1%	-6.0%	--	
Net interest margin ¹	2.5%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.9%	32.3%	--	
Loss provision to net charge-offs (qtr)	355.7%	94.2%	--	
Net charge-offs to average loans and leases ¹	1.3%	10.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	21.1%	35.1%	-0.3%	6.8%
Closed-end 1-4 family residential	28.0%	11.3%	2.4%	2.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	12.5%	7.7%	0.0%	2.1%
Commercial real estate	5.7%	7.3%	0.3%	1.7%
Total loans	10.8%	12.4%	0.3%	2.6%