

LAYTON PARK FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/18/2009	RSSD (Holding Company) 3590913	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$122	\$132	7.9%	
Loans	\$96	\$103	6.9%	
<i>Construction &amp; development</i>	\$5	\$6	20.2%	
<i>Closed-end 1-4 family residential</i>	\$8	\$10	21.8%	
<i>Home equity</i>	\$3	\$3	15.4%	
<i>Credit card</i>	\$0	\$0	-7.3%	
<i>Other consumer</i>	\$0	\$0	-5.8%	
<i>Commercial &amp; Industrial</i>	\$19	\$20	10.1%	
<i>Commercial real estate</i>	\$54	\$57	4.3%	
Unused commitments	\$19	\$21	8.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$11	-1.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$5	-14.7%	
Cash & balances due	\$4	\$7	92.8%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$110	\$117	6.5%	
Deposits	\$99	\$112	13.4%	
Total other borrowings	\$10	\$5	-53.0%	
FHLB advances	\$7	\$5	-29.4%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$14	20.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.6%	11.3%	--	
Tier 1 risk based capital ratio	12.6%	14.0%	--	
Total risk based capital ratio	13.3%	15.2%	--	
Return on equity <sup>1</sup>	-1.3%	0.5%	--	
Return on assets <sup>1</sup>	-0.1%	0.0%	--	
Net interest margin <sup>1</sup>	3.9%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	20.0%	38.8%	--	
Loss provision to net charge-offs (qtr)	69.8%	163.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	32.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.5%	2.2%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.4%	6.5%	0.9%	7.6%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.8%	1.2%	0.1%	1.6%
<i>Commercial real estate</i>	3.4%	5.8%	0.1%	0.0%
<i>Total loans</i>	3.8%	3.6%	0.1%	0.3%