

LEGACY BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2727963	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>	\$226	\$236	4.5%	
Loans	\$181	\$172	-5.0%	
Construction & development	\$2	\$0	-100.0%	
Closed-end 1-4 family residential	\$47	\$43	-8.5%	
Home equity	\$5	\$4	-20.8%	
Credit card	\$0	\$0	6.6%	
Other consumer	\$5	\$3	-27.5%	
Commercial & Industrial	\$17	\$20	16.2%	
Commercial real estate	\$95	\$92	-3.5%	
Unused commitments	\$42	\$29	-32.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$12	37.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$18	26.2%	
Cash & balances due	\$3	\$7	127.5%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$207	\$214	3.4%	
Deposits	\$190	\$207	9.2%	
Total other borrowings	\$16	\$5	-69.4%	
FHLB advances	\$16	\$5	-69.4%	
<b>Equity</b>				
Equity capital at quarter end	\$19	\$22	16.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$6	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	9.4%	--	
Tier 1 risk based capital ratio	9.8%	11.7%	--	
Total risk based capital ratio	11.1%	12.9%	--	
Return on equity <sup>1</sup>	-14.7%	-37.0%	--	
Return on assets <sup>1</sup>	-1.2%	-3.7%	--	
Net interest margin <sup>1</sup>	3.6%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.9%	30.9%	--	
Loss provision to net charge-offs (qtr)	1065.8%	68.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	18.4%	--	
<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>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.7%	8.2%	0.0%	0.0%
Home equity	9.2%	6.1%	0.0%	0.0%
Credit card	0.0%	3.4%	0.0%	0.0%
Other consumer	0.0%	5.8%	0.1%	1.0%
Commercial & Industrial	6.3%	1.9%	0.0%	22.0%
Commercial real estate	5.4%	9.2%	0.2%	3.9%
Total loans	5.4%	7.6%	0.1%	4.7%