

**DEERFIELD FINANCIAL CORPORATION**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1416738	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$91	\$91	0.2%	
Loans	\$86	\$85	-1.0%	
Construction & development	\$8	\$5	-37.7%	
Closed-end 1-4 family residential	\$29	\$32	11.8%	
Home equity	\$12	\$11	-8.5%	
Credit card	\$0	\$0	1.4%	
Other consumer	\$2	\$2	-11.9%	
Commercial & Industrial	\$7	\$11	56.7%	
Commercial real estate	\$18	\$15	-19.0%	
Unused commitments	\$10	\$10	-3.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-8.6%	
Cash & balances due	\$2	\$3	26.9%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$6	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$6	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$80	\$80	-0.6%	
Deposits	\$74	\$79	6.1%	
Total other borrowings	\$5	\$0	-100.0%	
FHLB advances	\$3	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$11	\$12	6.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.0%	12.6%	--	
Tier 1 risk based capital ratio	11.8%	13.5%	--	
Total risk based capital ratio	13.1%	14.8%	--	
Return on equity <sup>1</sup>	8.2%	19.4%	--	
Return on assets <sup>1</sup>	1.0%	2.5%	--	
Net interest margin <sup>1</sup>	4.3%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	94.4%	88.6%	--	
Loss provision to net charge-offs (qtr)	316.8%	83.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.7%	1.4%	0.2%	0.5%
Home equity	0.0%	0.4%	0.0%	0.0%
Credit card	0.5%	0.5%	0.5%	0.0%
Other consumer	3.9%	4.5%	0.0%	1.9%
Commercial & Industrial	14.9%	6.4%	0.3%	2.2%
Commercial real estate	0.0%	4.8%	0.0%	0.0%
Total loans	1.9%	2.5%	0.1%	0.6%