

**YOUNG PARTNERS, L.P.**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 3299207	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>	\$1,089	\$996	-8.5%	
Loans	\$634	\$511	-19.3%	
Construction & development	\$93	\$85	-8.7%	
Closed-end 1-4 family residential	\$115	\$90	-21.9%	
Home equity	\$13	\$12	-4.5%	
Credit card	\$0	\$0		
Other consumer	\$5	\$4	-27.8%	
Commercial & Industrial	\$83	\$71	-14.4%	
Commercial real estate	\$268	\$209	-22.1%	
Unused commitments	\$81	\$63	-22.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$287	\$344	19.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$56	\$28	-50.9%	
Cash & balances due	\$42	\$23	-45.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$4	\$6	61.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$4	\$6	57.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,002	\$907	-9.5%	
Deposits	\$936	\$853	-8.9%	
Total other borrowings	\$62	\$50	-19.5%	
FHLB advances	\$15	\$15	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$86	\$89	3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.0%	7.4%	--	
Tier 1 risk based capital ratio	10.2%	12.0%	--	
Total risk based capital ratio	11.5%	13.3%	--	
Return on equity <sup>1</sup>	-49.4%	-16.6%	--	
Return on assets <sup>1</sup>	-4.1%	-1.5%	--	
Net interest margin <sup>1</sup>	3.0%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.9%	64.5%	--	
Loss provision to net charge-offs (qtr)	334.9%	56.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	6.3%	--	
<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	12.3%	4.6%	0.0%	2.3%
Closed-end 1-4 family residential	2.1%	3.6%	0.0%	0.1%
Home equity	0.5%	0.6%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.2%	2.7%	3.1%
Commercial & Industrial	8.1%	3.1%	1.8%	3.1%
Commercial real estate	8.5%	9.0%	0.4%	1.8%
Total loans	6.9%	5.5%	0.5%	1.6%