

**ANCHORBANK FSB**

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	01/30/2009	29979	1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b>	<b>2013</b>	%chg from prev	
	\$ millions	\$ millions		
<b>Assets</b>		\$2,112		
Loans		\$1,613		
Construction & development		\$124		
Closed-end 1-4 family residential		\$667		
Home equity		\$78		
Credit card		\$7		
Other consumer		\$137		
Commercial & Industrial		\$22		
Commercial real estate		\$233		
Unused commitments		\$198		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$274		
Asset-backed securities		\$0		
Other securities		\$4		
Cash & balances due		\$143		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$34		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$35		
Open-end HELOC originations sold (quarter)		\$0		
<b>Liabilities</b>		\$1,915		
Deposits		\$1,882		
Total other borrowings		\$13		
FHLB advances		\$10		
<b>Equity</b>				
Equity capital at quarter end		\$196		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$80	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio		9.6%	--	
Tier 1 risk based capital ratio		15.8%	--	
Total risk based capital ratio		17.1%	--	
Return on equity <sup>1</sup>		7.8%	--	
Return on assets <sup>1</sup>		0.7%	--	
Net interest margin <sup>1</sup>		3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		82.0%	--	
Loss provision to net charge-offs (qtr)		0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>		1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development		20.6%		1.9%
Closed-end 1-4 family residential		2.7%		0.2%
Home equity		1.2%		0.2%
Credit card		0.2%		1.2%
Other consumer		6.8%		0.1%
Commercial & Industrial		7.8%		1.1%
Commercial real estate		8.7%		0.7%
Total loans		4.9%		0.6%