

BOSCOBEL BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1492291	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$228	\$220	-3.5%	
Loans	\$140	\$142	1.6%	
<i>Construction & development</i>	\$5	\$4	-9.7%	
<i>Closed-end 1-4 family residential</i>	\$42	\$52	24.6%	
<i>Home equity</i>	\$7	\$7	3.7%	
<i>Credit card</i>	\$0	\$0	-19.1%	
<i>Other consumer</i>	\$2	\$2	11.1%	
<i>Commercial & Industrial</i>	\$13	\$13	-4.4%	
<i>Commercial real estate</i>	\$49	\$41	-16.9%	
Unused commitments	\$14	\$21	48.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$29	-13.7%	
Asset-backed securities	\$2	\$4	48.9%	
Other securities	\$17	\$22	29.4%	
Cash & balances due	\$21	\$10	-51.2%	
Residential mortgage originations				
<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		
Liabilities	\$205	\$198	-3.4%	
Deposits	\$193	\$185	-4.1%	
Total other borrowings	\$11	\$12	8.3%	
FHLB advances	\$9	\$9	0.0%	
Equity				
Equity capital at quarter end	\$23	\$22	-4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	10.2%	--	
Tier 1 risk based capital ratio	16.3%	17.1%	--	
Total risk based capital ratio	17.6%	18.4%	--	
Return on equity ¹	8.7%	10.4%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	65.7%	330.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	16.5%	0.0%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	1.0%	1.2%	0.0%	0.0%
<i>Home equity</i>	0.4%	0.4%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	6.0%	0.4%	0.0%	0.0%
<i>Total loans</i>	3.0%	0.6%	0.0%	0.0%