

CLINTON FINANCIAL SERVICES, MHC

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 3195756	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$474	\$469	-1.1%	
Loans	\$340	\$347	2.1%	
Construction & development	\$23	\$24	3.4%	
Closed-end 1-4 family residential	\$178	\$174	-2.4%	
Home equity	\$14	\$13	-4.0%	
Credit card	\$0	\$0		
Other consumer	\$13	\$12	-6.8%	
Commercial & Industrial	\$21	\$20	-1.3%	
Commercial real estate	\$87	\$94	8.0%	
Unused commitments	\$39	\$33	-14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$65	\$57	-11.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$30	10.2%	
Cash & balances due	\$14	\$8	-42.3%	
Residential mortgage originations				
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		
Liabilities	\$424	\$421	-0.9%	
Deposits	\$372	\$380	2.3%	
Total other borrowings	\$50	\$39	-21.6%	
FHLB advances	\$49	\$37	-24.0%	
Equity				
Equity capital at quarter end	\$50	\$49	-2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$3	-\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	10.0%	--	
Tier 1 risk based capital ratio	15.3%	15.1%	--	
Total risk based capital ratio	16.6%	16.4%	--	
Return on equity ¹	4.0%	15.1%	--	
Return on assets ¹	0.4%	1.5%	--	
Net interest margin ¹	3.3%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	35.3%	47.5%	--	
Loss provision to net charge-offs (qtr)	73.9%	-363.6%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.5%	3.4%	0.1%	0.0%
Home equity	2.9%	1.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.5%	2.5%	0.6%	0.7%
Commercial & Industrial	2.5%	0.0%	0.0%	0.0%
Commercial real estate	2.4%	1.3%	0.1%	0.0%
Total loans	3.3%	2.2%	0.1%	0.0%