

**DICKINSON FINANCIAL CORPORATION II**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2107707	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,668	\$1,664	-0.2%	
Loans	\$554	\$575	3.9%	
Construction & development	\$140	\$91	-35.3%	
Closed-end 1-4 family residential	\$52	\$66	25.8%	
Home equity	\$12	\$12	-2.6%	
Credit card	\$7	\$6	-8.8%	
Other consumer	\$4	\$3	-37.6%	
Commercial & Industrial	\$113	\$182	61.0%	
Commercial real estate	\$173	\$170	-1.5%	
Unused commitments	\$72	\$71	-1.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$536	\$635	18.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$98	\$69	-29.5%	
Cash & balances due	\$388	\$242	-37.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$6	\$7	15.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$8	15.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,358	\$1,235	-9.1%	
Deposits	\$1,224	\$1,129	-7.8%	
Total other borrowings	\$115	\$90	-21.7%	
FHLB advances	\$115	\$90	-21.7%	
<b>Equity</b>				
Equity capital at quarter end	\$310	\$430	38.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	17.8%	23.2%	--	
Tier 1 risk based capital ratio	37.2%	46.2%	--	
Total risk based capital ratio	38.5%	47.5%	--	
Return on equity <sup>1</sup>	-2.6%	127.5%	--	
Return on assets <sup>1</sup>	-0.5%	29.1%	--	
Net interest margin <sup>1</sup>	2.0%	2.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	96.4%	267.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	-4525.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	-0.4%	0.6%	--	
<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	15.4%	7.2%	0.2%	0.3%
Closed-end 1-4 family residential	7.4%	4.4%	0.0%	0.1%
Home equity	2.0%	1.6%	0.0%	0.1%
Credit card	0.7%	0.3%	2.2%	0.9%
Other consumer	1.2%	1.6%	2.4%	0.7%
Commercial & Industrial	5.4%	0.1%	0.0%	0.0%
Commercial real estate	17.0%	1.3%	0.7%	0.5%
Total loans	14.5%	2.2%	0.8%	0.6%