

SAIGON NATIONAL BANK

	CPP Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$51	\$50	-2.3%	
Loans	\$30	\$27	-11.0%	
<i>Construction & development</i>	\$0	\$0		
<i>Closed-end 1-4 family residential</i>	\$1	\$1	15.4%	
<i>Home equity</i>	\$0	\$0	-64.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial & Industrial</i>	\$5	\$3	-36.3%	
<i>Commercial real estate</i>	\$22	\$21	-4.5%	
Unused commitments	\$1	\$1	-5.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-29.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$13	\$19	45.9%	
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	\$43	\$40	-6.0%	
Deposits	\$39	\$37	-6.4%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$8	\$10	16.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	15.5%	20.1%	--	
Tier 1 risk based capital ratio	23.2%	32.2%	--	
Total risk based capital ratio	24.5%	33.5%	--	
Return on equity ¹	-4.1%	21.7%	--	
Return on assets ¹	-0.7%	3.9%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	952.9%	142.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-1.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	5.4%	0.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.6%	0.0%	0.0%	0.5%
<i>Commercial real estate</i>	0.2%	5.7%	0.0%	0.0%
<i>Total loans</i>	0.7%	4.8%	0.0%	0.1%