

AMERICAN SAVINGS FSB

	CPP Disbursement Date 01/30/2009	Cert 29878	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$178	\$187	5.0%	
Loans	\$152	\$142	-6.6%	
<i>Construction & development</i>	\$9	\$6	-31.4%	
<i>Closed-end 1-4 family residential</i>	\$106	\$96	-9.9%	
<i>Home equity</i>	\$7	\$7	0.2%	
<i>Credit card</i>	\$1	\$1	0.9%	
<i>Other consumer</i>	\$1	\$1	10.7%	
<i>Commercial & Industrial</i>	\$8	\$7	-3.3%	
<i>Commercial real estate</i>	\$16	\$20	23.0%	
Unused commitments	\$12	\$12	-3.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$6	62.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$18	384.5%	
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	\$162	\$170	4.6%	
Deposits	\$131	\$147	12.1%	
Total other borrowings	\$29	\$21	-26.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$15	\$17	9.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	8.2%	--	
Tier 1 risk based capital ratio	12.2%	12.4%	--	
Total risk based capital ratio	12.9%	13.1%	--	
Return on equity ¹	1.4%	3.3%	--	
Return on assets ¹	0.1%	0.3%	--	
Net interest margin ¹	2.9%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	18.0%	34.2%	--	
Loss provision to net charge-offs (qtr)	59.3%	31.3%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.2%	23.0%	0.0%	1.4%
<i>Closed-end 1-4 family residential</i>	3.1%	3.9%	0.1%	0.1%
<i>Home equity</i>	1.3%	0.5%	0.0%	0.0%
<i>Credit card</i>	2.4%	5.7%	1.7%	0.5%
<i>Other consumer</i>	8.7%	7.3%	0.0%	0.0%
<i>Commercial & Industrial</i>	1.6%	0.8%	0.1%	-0.1%
<i>Commercial real estate</i>	0.0%	6.4%	0.0%	0.0%
<i>Total loans</i>	3.1%	4.8%	0.1%	0.1%