

**ANCHORBANK FSB**

	CPP Disbursement Date 01/30/2009	Cert 29979	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$4,741	\$4,461	-5.9%	
Loans	\$4,101	\$3,581	-12.7%	
<i>Construction &amp; development</i>	\$483	\$311	-35.5%	
<i>Closed-end 1-4 family residential</i>	\$1,147	\$1,038	-9.5%	
<i>Home equity</i>	\$144	\$138	-4.1%	
<i>Credit card</i>	\$8	\$9	9.8%	
<i>Other consumer</i>	\$384	\$371	-3.4%	
<i>Commercial &amp; Industrial</i>	\$241	\$176	-27.0%	
<i>Commercial real estate</i>	\$1,028	\$915	-11.0%	
Unused commitments	\$463	\$289	-37.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$280	\$448	60.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$143	\$334	133.6%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$4,499	\$4,274	-5.0%	
Deposits	\$3,459	\$3,596	4.0%	
Total other borrowings	\$1,006	\$643	-36.1%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$241	\$187	-22.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.1%	4.3%	--	
Tier 1 risk based capital ratio	6.8%	6.6%	--	
Total risk based capital ratio	8.1%	7.9%	--	
Return on equity <sup>1</sup>	-198.9%	-8.7%	--	
Return on assets <sup>1</sup>	-13.4%	-0.4%	--	
Net interest margin <sup>1</sup>	3.1%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.8%	48.5%	--	
Loss provision to net charge-offs (qtr)	265.5%	62.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.4%	1.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	5.1%	36.1%	1.4%	1.8%
<i>Closed-end 1-4 family residential</i>	1.4%	5.0%	0.1%	0.3%
<i>Home equity</i>	1.0%	1.9%	0.3%	0.2%
<i>Credit card</i>	1.3%	4.0%	0.0%	0.0%
<i>Other consumer</i>	6.4%	9.6%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	8.9%	11.3%	3.0%	2.8%
<i>Commercial real estate</i>	4.1%	8.6%	1.1%	0.7%
<i>Total loans</i>	3.5%	9.5%	0.9%	0.6%