

BOH HOLDINGS, INC.

| | CPP Disbursement Date 03/06/2009 | RSSD (Holding Company) 3807974 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$382 | \$507 | 32.8% | |
| Loans | \$334 | \$381 | 14.0% | |
| <i>Construction & development</i> | \$94 | \$88 | -6.1% | |
| <i>Closed-end 1-4 family residential</i> | \$15 | \$32 | 115.8% | |
| <i>Home equity</i> | \$0 | \$2 | 771.1% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$9 | \$10 | 6.7% | |
| <i>Commercial & Industrial</i> | \$112 | \$118 | 5.1% | |
| <i>Commercial real estate</i> | \$93 | \$124 | 32.3% | |
| Unused commitments | \$92 | \$100 | 8.2% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$26 | \$23 | -13.6% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$3 | \$23 | 666.4% | |
| Cash & balances due | \$6 | \$38 | 520.8% | |
| 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 | \$347 | \$464 | 33.6% | |
| Deposits | \$281 | \$431 | 53.4% | |
| Total other borrowings | \$65 | \$30 | -53.3% | |
| FHLB advances | \$51 | \$20 | -61.1% | |
| Equity | | | | |
| Equity capital at quarter end | \$35 | \$44 | 25.2% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$4 | \$9 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.3% | 8.9% | -- | |
| Tier 1 risk based capital ratio | 10.1% | 10.7% | -- | |
| Total risk based capital ratio | 11.0% | 11.7% | -- | |
| Return on equity ¹ | 7.4% | 7.3% | -- | |
| Return on assets ¹ | 0.7% | 0.6% | -- | |
| Net interest margin ¹ | 4.8% | 4.1% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 129.9% | 92.9% | -- | |
| Loss provision to net charge-offs (qtr) | 80.5% | 400.8% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.7% | 0.1% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 1.8% | 0.0% | 0.6% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 0.0% | 1.5% | 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% | 0.6% | 0.1% | 0.0% |
| <i>Commercial & Industrial</i> | 0.6% | 0.6% | 0.0% | 0.1% |
| <i>Commercial real estate</i> | 0.0% | 2.5% | 0.0% | 0.0% |
| <i>Total loans</i> | 0.7% | 1.2% | 0.2% | 0.0% |