

BUTLER POINT, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 1246793	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$41	\$44	7.8%	
Loans	\$19	\$21	10.6%	
<i>Construction & development</i>	\$1	\$0	-77.8%	
<i>Closed-end 1-4 family residential</i>	\$11	\$14	19.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-29.8%	
<i>Commercial & Industrial</i>	\$2	\$1	-37.6%	
<i>Commercial real estate</i>	\$3	\$3	20.0%	
Unused commitments	\$1	\$2	82.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$16	13.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$3	-26.1%	
Cash & balances due	\$2	\$1	-14.4%	
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	\$37	\$40	8.4%	
Deposits	\$35	\$39	10.7%	
Total other borrowings	\$1	\$1	-49.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$4	\$4	1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	7.9%	--	
Tier 1 risk based capital ratio	17.2%	15.0%	--	
Total risk based capital ratio	18.4%	16.3%	--	
Return on equity ¹	1.3%	2.4%	--	
Return on assets ¹	0.1%	0.2%	--	
Net interest margin ¹	3.1%	5.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.3%	36.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.3%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	6.6%	6.0%	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>	0.1%	1.6%	0.0%	0.0%
<i>Commercial & Industrial</i>	9.9%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	4.9%	3.9%	0.0%	0.0%