

CLINTON FINANCIAL SERVICES, MHC

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 3195756	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$487	\$486	-0.1%	
Loans	\$381	\$350	-8.3%	
Construction & development	\$25	\$29	14.7%	
Closed-end 1-4 family residential	\$245	\$201	-17.7%	
Home equity	\$14	\$15	14.0%	
Credit card	\$0	\$0		
Other consumer	\$21	\$18	-13.5%	
Commercial & Industrial	\$17	\$16	-5.7%	
Commercial real estate	\$54	\$64	19.0%	
Unused commitments	\$48	\$48	-0.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$24	-15.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$50	\$42	-16.7%	
Cash & balances due	\$5	\$45	868.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$454	\$438	-3.5%	
Deposits	\$339	\$360	6.0%	
Total other borrowings	\$113	\$76	-32.4%	
FHLB advances	\$112	\$76	-32.6%	
Equity				
Equity capital at quarter end	\$32	\$48	48.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	10.0%	--	
Tier 1 risk based capital ratio	9.7%	14.9%	--	
Total risk based capital ratio	10.8%	16.1%	--	
Return on equity ¹	-4.4%	7.7%	--	
Return on assets ¹	-0.3%	0.7%	--	
Net interest margin ¹	3.0%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.8%	33.2%	--	
Loss provision to net charge-offs (qtr)	144.2%	252.2%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.7%	5.0%	0.2%	0.1%
Home equity	4.5%	2.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	2.9%	0.1%	0.1%
Commercial & Industrial	3.9%	10.9%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.8%	3.6%	0.2%	0.1%