

CROSSROADS BANK

	CPP Disbursement Date 12/19/2008	Cert 29839	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$327	\$340	4.2%	
Loans	\$237	\$238	0.4%	
<i>Construction & development</i>	\$8	\$8	6.7%	
<i>Closed-end 1-4 family residential</i>	\$97	\$84	-13.7%	
<i>Home equity</i>	\$20	\$23	12.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$26	\$19	-27.0%	
<i>Commercial & Industrial</i>	\$29	\$41	41.8%	
<i>Commercial real estate</i>	\$35	\$41	16.6%	
Unused commitments	\$35	\$37	5.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$37	0.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$15	\$8	-47.2%	
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	\$300	\$312	4.1%	
Deposits	\$258	\$271	5.1%	
Total other borrowings	\$40	\$40	-2.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$27	\$29	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.3%	--	
Tier 1 risk based capital ratio	11.0%	11.2%	--	
Total risk based capital ratio	12.2%	12.4%	--	
Return on equity ¹	64.1%	8.1%	--	
Return on assets ¹	4.5%	0.7%	--	
Net interest margin ¹	3.4%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	232.8%	51.8%	--	
Loss provision to net charge-offs (qtr)	254.5%	69.7%	--	
Net charge-offs to average loans and leases ¹	0.2%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.8%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	3.7%	0.1%	0.2%
<i>Home equity</i>	0.1%	1.4%	0.0%	0.7%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.7%	0.1%	0.4%
<i>Commercial & Industrial</i>	0.6%	4.3%	0.2%	2.1%
<i>Commercial real estate</i>	0.9%	3.1%	0.0%	0.1%
<i>Total loans</i>	0.6%	2.8%	0.1%	0.5%