

**DICKINSON FINANCIAL CORPORATION II**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2107707	Number of Insured Depository Institutions 6	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$6,080	\$5,919	-2.7%	
Loans	\$4,298	\$3,203	-25.5%	
Construction & development	\$1,300	\$908	-30.2%	
Closed-end 1-4 family residential	\$491	\$408	-16.9%	
Home equity	\$114	\$91	-19.8%	
Credit card	\$8	\$8	1.7%	
Other consumer	\$51	\$51	-0.1%	
Commercial & Industrial	\$928	\$566	-39.0%	
Commercial real estate	\$1,026	\$854	-16.7%	
Unused commitments	\$748	\$454	-39.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$109	\$113	3.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$437	\$332	-23.9%	
Cash & balances due	\$1,001	\$2,094	109.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$1	\$16	1405.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2	\$13	626.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$5,473	\$5,501	0.5%	
Deposits	\$4,989	\$5,023	0.7%	
Total other borrowings	\$428	\$432	0.8%	
FHLB advances	\$344	\$378	9.9%	
<b>Equity</b>				
Equity capital at quarter end	\$607	\$417	-31.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$143	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	7.0%	--	
Tier 1 risk based capital ratio	12.2%	12.1%	--	
Total risk based capital ratio	13.4%	13.4%	--	
Return on equity <sup>1</sup>	-23.0%	-66.8%	--	
Return on assets <sup>1</sup>	-2.5%	-5.3%	--	
Net interest margin <sup>1</sup>	2.5%	1.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.6%	36.3%	--	
Loss provision to net charge-offs (qtr)	100.9%	76.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	8.3%	10.7%	--	
<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>
Construction & development	16.2%	45.0%	5.0%	7.6%
Closed-end 1-4 family residential	0.8%	3.0%	0.0%	0.0%
Home equity	0.2%	1.1%	0.0%	0.1%
Credit card	0.5%	0.6%	1.3%	1.4%
Other consumer	0.4%	0.7%	1.8%	1.8%
Commercial & Industrial	0.9%	15.8%	0.4%	1.8%
Commercial real estate	6.0%	9.9%	0.3%	0.2%
Total loans	6.7%	20.0%	2.1%	2.7%