

FORTUNE FINANCIAL CORPORATION

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 3384363	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$131	\$138	6.0%	
Loans	\$103	\$104	1.4%	
<i>Construction & development</i>	\$15	\$14	-6.6%	
<i>Closed-end 1-4 family residential</i>	\$21	\$21	2.9%	
<i>Home equity</i>	\$2	\$2	-2.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	15.0%	
<i>Commercial & Industrial</i>	\$27	\$25	-7.0%	
<i>Commercial real estate</i>	\$31	\$36	15.9%	
Unused commitments	\$9	\$5	-41.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$13	18.2%	
Cash & balances due	\$3	\$6	89.0%	
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	\$119	\$126	5.8%	
Deposits	\$106	\$113	6.4%	
Total other borrowings	\$13	\$13	0.0%	
FHLB advances	\$13	\$13	0.0%	
Equity				
Equity capital at quarter end	\$11	\$12	7.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.3%	--	
Tier 1 risk based capital ratio	10.0%	10.5%	--	
Total risk based capital ratio	11.0%	11.8%	--	
Return on equity ¹	3.7%	1.9%	--	
Return on assets ¹	0.3%	0.2%	--	
Net interest margin ¹	2.3%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	351.2%	37.3%	--	
Loss provision to net charge-offs (qtr)	15.9%	447.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.3%	--	
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>	0.6%	14.1%	0.5%	0.4%
<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%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.6%	3.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.3%	3.6%	0.1%	0.1%