

GERMANTOWN CAPITAL CORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3684746	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$200	\$185	-7.5%	
Loans	\$156	\$142	-9.5%	
Construction & development	\$45	\$26	-43.0%	
Closed-end 1-4 family residential	\$19	\$21	12.0%	
Home equity	\$11	\$10	-6.5%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-0.9%	
Commercial & Industrial	\$20	\$17	-16.5%	
Commercial real estate	\$56	\$64	13.3%	
Unused commitments	\$14	\$10	-31.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$6	-14.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$20	37.3%	
Cash & balances due	\$2	\$1	-33.0%	
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	\$178	\$162	-9.0%	
Deposits	\$157	\$142	-9.9%	
Total other borrowings	\$20	\$20	0.0%	
FHLB advances	\$20	\$20	0.0%	
Equity				
Equity capital at quarter end	\$22	\$23	4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	11.2%	11.9%	--	
Tier 1 risk based capital ratio	13.0%	14.4%	--	
Total risk based capital ratio	14.3%	15.6%	--	
Return on equity ¹	-16.3%	-30.0%	--	
Return on assets ¹	-1.8%	-3.8%	--	
Net interest margin ¹	2.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	123.9%	73.3%	--	
Loss provision to net charge-offs (qtr)	379.7%	62.4%	--	
Net charge-offs to average loans and leases ¹	1.2%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.8%	14.5%	1.0%	0.7%
Closed-end 1-4 family residential	2.2%	2.0%	0.0%	2.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%
Commercial real estate	0.0%	0.0%	0.0%	0.2%
Total loans	1.7%	2.9%	0.3%	0.5%