

GREEN CIRCLE INVESTMENTS, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1203862	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$243	\$268	10.3%	
Loans	\$198	\$203	2.6%	
<i>Construction & development</i>	\$23	\$19	-17.3%	
<i>Closed-end 1-4 family residential</i>	\$41	\$50	20.3%	
<i>Home equity</i>	\$3	\$5	64.2%	
<i>Credit card</i>	\$0	\$0	56.9%	
<i>Other consumer</i>	\$7	\$7	2.2%	
<i>Commercial & Industrial</i>	\$16	\$18	7.1%	
<i>Commercial real estate</i>	\$25	\$22	-10.0%	
Unused commitments	\$32	\$23	-27.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	0.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$25	\$34	36.0%	
Cash & balances due	\$5	\$11	131.1%	
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	\$223	\$244	9.7%	
Deposits	\$179	\$206	15.1%	
Total other borrowings	\$42	\$37	-11.9%	
FHLB advances	\$34	\$29	-16.2%	
Equity				
Equity capital at quarter end	\$20	\$24	17.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.1%	--	
Tier 1 risk based capital ratio	9.7%	10.8%	--	
Total risk based capital ratio	10.8%	11.9%	--	
Return on equity ¹	-2.1%	-2.7%	--	
Return on assets ¹	-0.2%	-0.2%	--	
Net interest margin ¹	3.8%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.6%	62.8%	--	
Loss provision to net charge-offs (qtr)	782.4%	114.2%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	18.6%	7.6%	0.2%	3.1%
<i>Closed-end 1-4 family residential</i>	1.5%	2.2%	0.0%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.6%	0.0%	0.0%
<i>Other consumer</i>	0.9%	0.4%	0.5%	0.2%
<i>Commercial & Industrial</i>	2.0%	0.2%	0.2%	0.3%
<i>Commercial real estate</i>	1.5%	2.7%	0.0%	0.0%
<i>Total loans</i>	3.0%	1.7%	0.1%	0.4%