

HILLTOP COMMUNITY BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3262818	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$181	\$166	-8.2%	
Loans	\$117	\$114	-2.6%	
Construction & development	\$2	\$1	-8.9%	
Closed-end 1-4 family residential	\$20	\$18	-10.5%	
Home equity	\$9	\$11	17.2%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-7.7%	
Commercial & Industrial	\$17	\$14	-17.8%	
Commercial real estate	\$66	\$67	1.0%	
Unused commitments	\$22	\$26	18.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$23	5.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$11	-27.6%	
Cash & balances due	\$3	\$2	-41.4%	
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	\$166	\$146	-12.1%	
Deposits	\$163	\$143	-12.0%	
Total other borrowings	\$3	\$2	-23.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$15	\$20	37.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	11.9%	--	
Tier 1 risk based capital ratio	10.7%	15.0%	--	
Total risk based capital ratio	11.8%	16.2%	--	
Return on equity ¹	-11.0%	6.2%	--	
Return on assets ¹	-0.9%	0.7%	--	
Net interest margin ¹	3.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	585.4%	165.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	3.0%	2.5%	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%	0.0%
Commercial real estate	0.0%	1.3%	0.0%	0.0%
Total loans	0.2%	1.0%	0.0%	0.0%