

HYPERION BANK

	CPP Disbursement Date 02/06/2009	Cert 58371	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$72	\$89	23.5%	
Loans	\$51	\$75	45.6%	
<i>Construction & development</i>	\$11	\$18	62.3%	
<i>Closed-end 1-4 family residential</i>	\$3	\$18	479.5%	
<i>Home equity</i>	\$2	\$3	40.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	1434.6%	
<i>Commercial & Industrial</i>	\$17	\$12	-28.6%	
<i>Commercial real estate</i>	\$16	\$17	7.2%	
Unused commitments	\$7	\$10	56.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$2	-80.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$5		
Cash & balances due	\$2	\$3	48.3%	
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	\$65	\$82	26.3%	
Deposits	\$54	\$73	35.9%	
Total other borrowings	\$10	\$8	-20.0%	
FHLB advances	\$10	\$8	-20.0%	
Equity				
Equity capital at quarter end	\$7	\$7	-1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	11.3%	8.4%	--	
Tier 1 risk based capital ratio	11.2%	10.1%	--	
Total risk based capital ratio	12.2%	11.4%	--	
Return on equity ¹	-23.2%	-25.9%	--	
Return on assets ¹	-2.6%	-2.3%	--	
Net interest margin ¹	2.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	72.8%	--	
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
<i>Construction & development</i>	0.0%	5.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.5%	0.0%	0.0%
<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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	5.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	2.6%	0.0%	0.0%