

INTERNATIONAL BROTHERHOOD OF BOILERMAKERS, IRON SHIP BUILDERS, BLACKSMITHS, FORGERS AND HELPERS

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 1051317	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$570	\$560	-1.7%	
Loans	\$324	\$297	-8.2%	
<i>Construction & development</i>	\$63	\$66	5.5%	
<i>Closed-end 1-4 family residential</i>	\$45	\$40	-11.8%	
<i>Home equity</i>	\$2	\$2	10.5%	
<i>Credit card</i>	\$1	\$1	11.2%	
<i>Other consumer</i>	\$4	\$3	-20.6%	
<i>Commercial & Industrial</i>	\$72	\$45	-37.3%	
<i>Commercial real estate</i>	\$131	\$123	-5.7%	
Unused commitments	\$71	\$52	-27.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$138	\$156	13.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$76	\$75	-0.9%	
Cash & balances due	\$10	\$7	-29.1%	
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	\$515	\$500	-2.9%	
Deposits	\$395	\$391	-1.0%	
Total other borrowings	\$117	\$104	-11.0%	
FHLB advances	\$72	\$69	-3.9%	
Equity				
Equity capital at quarter end	\$55	\$60	9.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.2%	--	
Tier 1 risk based capital ratio	13.0%	14.9%	--	
Total risk based capital ratio	14.2%	16.2%	--	
Return on equity ¹	-3.8%	-50.6%	--	
Return on assets ¹	-0.4%	-5.9%	--	
Net interest margin ¹	3.7%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	128.9%	139.1%	--	
Loss provision to net charge-offs (qtr)	701.1%	661.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	2.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.9%	9.9%	0.3%	2.3%
<i>Closed-end 1-4 family residential</i>	0.2%	0.2%	0.2%	1.4%
<i>Home equity</i>	0.0%	0.0%	0.2%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.2%	0.6%
<i>Other consumer</i>	0.0%	0.6%	0.2%	0.1%
<i>Commercial & Industrial</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	2.2%	4.1%	0.0%	0.0%
<i>Total loans</i>	1.6%	3.9%	0.2%	0.7%