

LITTLE BANK INC

	CPP Disbursement Date 12/23/2008	Cert 34934	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$316	\$304	-3.9%	
Loans	\$244	\$229	-6.0%	
<i>Construction & development</i>	\$71	\$51	-28.5%	
<i>Closed-end 1-4 family residential</i>	\$39	\$37	-4.7%	
<i>Home equity</i>	\$24	\$26	8.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-17.0%	
<i>Commercial & Industrial</i>	\$23	\$23	0.0%	
<i>Commercial real estate</i>	\$74	\$80	7.6%	
Unused commitments	\$44	\$32	-26.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$8	36.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$40	23.0%	
Cash & balances due	\$25	\$17	-33.8%	
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	\$284	\$272	-4.5%	
Deposits	\$249	\$248	-0.5%	
Total other borrowings	\$34	\$23	-32.4%	
FHLB advances	\$34	\$23	-32.4%	
Equity				
Equity capital at quarter end	\$31	\$32	1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	10.5%	--	
Tier 1 risk based capital ratio	12.4%	13.4%	--	
Total risk based capital ratio	13.7%	14.7%	--	
Return on equity ¹	2.4%	4.8%	--	
Return on assets ¹	0.2%	0.5%	--	
Net interest margin ¹	2.4%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	133.6%	178.0%	--	
Loss provision to net charge-offs (qtr)	1142.9%	248.6%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.9%	4.0%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	2.1%	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>	0.2%	0.1%	0.4%	0.3%
<i>Commercial & Industrial</i>	0.1%	0.0%	0.1%	0.1%
<i>Commercial real estate</i>	0.9%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.2%	1.0%	0.0%	0.1%