

MAEDGEN & WHITE, LTD.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2348470	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,931	\$4,545	15.6%	
Loans	\$3,169	\$3,509	10.7%	
Construction & development	\$585	\$403	-31.2%	
Closed-end 1-4 family residential	\$400	\$653	63.5%	
Home equity	\$2	\$1	-14.2%	
Credit card	\$0	\$0		
Other consumer	\$38	\$32	-16.8%	
Commercial & Industrial	\$1,030	\$1,033	0.3%	
Commercial real estate	\$536	\$808	50.7%	
Unused commitments	\$888	\$918	3.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$153	\$241	57.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$231	\$281	21.6%	
Cash & balances due	\$103	\$148	43.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$644	\$1,374	113.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$593	\$1,371	131.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,442	\$4,037	17.3%	
Deposits	\$2,931	\$3,281	11.9%	
Total other borrowings	\$369	\$520	40.8%	
FHLB advances	\$77	\$277	260.8%	
Equity				
Equity capital at quarter end	\$489	\$508	3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$173	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	13.6%	10.0%	--	
Tier 1 risk based capital ratio	13.7%	12.8%	--	
Total risk based capital ratio	14.9%	14.1%	--	
Return on equity ¹	3.5%	1.1%	--	
Return on assets ¹	0.4%	0.1%	--	
Net interest margin ¹	4.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.1%	69.9%	--	
Loss provision to net charge-offs (qtr)	745.5%	156.1%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.4%	4.1%	0.0%	0.2%
Closed-end 1-4 family residential	0.7%	1.2%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.4%	0.1%	0.1%
Commercial & Industrial	3.3%	3.6%	0.1%	1.0%
Commercial real estate	0.6%	0.2%	0.0%	0.0%
Total loans	1.6%	2.0%	0.1%	0.4%