

MAGNA BANK

	CPP Disbursement Date 12/23/2008	Cert 34937	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$520	\$437	-15.9%	
Loans	\$420	\$349	-17.1%	
<i>Construction & development</i>	\$86	\$68	-20.7%	
<i>Closed-end 1-4 family residential</i>	\$141	\$123	-12.9%	
<i>Home equity</i>	\$43	\$33	-24.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-19.7%	
<i>Commercial & Industrial</i>	\$33	\$22	-32.7%	
<i>Commercial real estate</i>	\$94	\$80	-14.9%	
Unused commitments	\$83	\$71	-14.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$55	\$44	-20.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$7	\$4	-40.4%	
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	\$467	\$384	-17.7%	
Deposits	\$374	\$317	-15.3%	
Total other borrowings	\$86	\$63	-26.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$53	\$53	0.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	12.3%	--	
Tier 1 risk based capital ratio	11.7%	14.7%	--	
Total risk based capital ratio	12.7%	15.9%	--	
Return on equity ¹	-22.7%	1.1%	--	
Return on assets ¹	-2.1%	0.1%	--	
Net interest margin ¹	2.7%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.8%	65.6%	--	
Loss provision to net charge-offs (qtr)	1355.6%	170.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.2%	1.0%	0.3%	0.2%
<i>Closed-end 1-4 family residential</i>	4.2%	5.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.5%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.5%	0.0%	0.7%	0.0%
<i>Commercial & Industrial</i>	0.0%	1.3%	0.0%	0.2%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.9%	2.2%	0.1%	0.1%