

MANHATTAN BANCSHARES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1206603	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$128	\$132	3.0%	
Loans	\$87	\$85	-2.4%	
<i>Construction & development</i>	\$21	\$19	-11.8%	
<i>Closed-end 1-4 family residential</i>	\$30	\$30	0.3%	
<i>Home equity</i>	\$4	\$5	32.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$3	20.2%	
<i>Commercial & Industrial</i>	\$4	\$4	-11.1%	
<i>Commercial real estate</i>	\$14	\$14	-2.2%	
Unused commitments	\$8	\$10	25.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-25.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$23	\$26	14.3%	
Cash & balances due	\$10	\$15	43.9%	
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	\$115	\$117	1.9%	
Deposits	\$114	\$117	2.3%	
Total other borrowings	\$0	\$0	-94.6%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$13	\$14	12.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	10.3%	--	
Tier 1 risk based capital ratio	13.5%	15.9%	--	
Total risk based capital ratio	14.6%	17.2%	--	
Return on equity ¹	2.3%	-1.6%	--	
Return on assets ¹	0.2%	-0.2%	--	
Net interest margin ¹	3.5%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.6%	42.2%	--	
Loss provision to net charge-offs (qtr)	2000.0%	2250.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	11.5%	18.7%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.3%	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>	0.9%	0.2%	0.0%	0.0%
<i>Commercial & Industrial</i>	2.1%	3.3%	0.0%	0.2%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.9%	4.4%	0.0%	0.0%