

MUTUALBANK

	CPP Disbursement Date 12/23/2008	Cert 27744	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,389	\$1,400	0.8%	
Loans	\$1,128	\$1,075	-4.6%	
Construction & development	\$41	\$60	46.1%	
Closed-end 1-4 family residential	\$593	\$534	-9.9%	
Home equity	\$66	\$65	-1.9%	
Credit card	\$2	\$2	-7.9%	
Other consumer	\$158	\$154	-2.5%	
Commercial & Industrial	\$74	\$76	3.5%	
Commercial real estate	\$172	\$167	-3.3%	
Unused commitments	\$162	\$144	-11.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$68	\$125	81.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$39	\$45	17.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,247	\$1,259	1.0%	
Deposits	\$968	\$1,049	8.3%	
Total other borrowings	\$264	\$198	-24.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$142	\$140	-1.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	9.4%	--	
Tier 1 risk based capital ratio	12.1%	11.5%	--	
Total risk based capital ratio	13.3%	12.7%	--	
Return on equity ¹	-69.7%	-2.7%	--	
Return on assets ¹	-7.0%	-0.3%	--	
Net interest margin ¹	3.5%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.8%	44.0%	--	
Loss provision to net charge-offs (qtr)	226.8%	323.5%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	8.8%	5.2%	1.6%	0.0%
Closed-end 1-4 family residential	1.8%	3.4%	0.0%	0.0%
Home equity	1.0%	1.8%	0.1%	-0.4%
Credit card	0.0%	1.3%	0.1%	1.2%
Other consumer	0.5%	0.9%	0.1%	0.2%
Commercial & Industrial	3.3%	2.5%	0.7%	0.1%
Commercial real estate	1.6%	3.2%	0.4%	0.3%
Total loans	1.9%	2.9%	0.2%	0.1%