

**OSB FINANCIAL SERVICES, INC.**

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 2950257	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$347	\$345	-0.6%	
Loans	\$206	\$197	-4.4%	
Construction & development	\$28	\$17	-37.7%	
Closed-end 1-4 family residential	\$95	\$90	-5.2%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$21	\$21	-0.5%	
Commercial & Industrial	\$18	\$14	-23.8%	
Commercial real estate	\$39	\$48	24.8%	
Unused commitments	\$26	\$26	2.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$84	\$88	5.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$35	\$25	-27.6%	
Cash & balances due	\$7	\$16	117.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$326	\$312	-4.2%	
Deposits	\$305	\$301	-1.4%	
Total other borrowings	\$19	\$10	-47.9%	
FHLB advances	\$18	\$10	-44.6%	
<b>Equity</b>				
Equity capital at quarter end	\$22	\$34	52.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.7%	8.7%	--	
Tier 1 risk based capital ratio	9.7%	14.9%	--	
Total risk based capital ratio	10.9%	15.4%	--	
Return on equity <sup>1</sup>	-2.4%	10.2%	--	
Return on assets <sup>1</sup>	-0.2%	0.9%	--	
Net interest margin <sup>1</sup>	3.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.2%	67.4%	--	
Loss provision to net charge-offs (qtr)	125.0%	39.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	2.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	21.8%	7.8%	0.0%	6.7%
Closed-end 1-4 family residential	2.1%	0.3%	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	0.1%	0.0%	0.2%	0.1%
Commercial & Industrial	0.0%	0.1%	0.2%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	3.9%	0.8%	0.1%	0.7%