

PFSB BANCORPORATION, INC.

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2765282	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$52	\$59	14.9%	
Loans	\$41	\$46	11.3%	
Construction & development	\$2	\$2	-0.2%	
Closed-end 1-4 family residential	\$9	\$8	-12.8%	
Home equity	\$1	\$1	-34.5%	
Credit card	\$0	\$0	-28.0%	
Other consumer	\$1	\$1	26.4%	
Commercial & Industrial	\$3	\$5	91.7%	
Commercial real estate	\$8	\$10	24.3%	
Unused commitments	\$12	\$5	-57.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-0.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$5	39.9%	
Cash & balances due	\$1	\$2	98.6%	
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	\$47	\$53	12.7%	
Deposits	\$47	\$50	7.5%	
Total other borrowings	\$0	\$3		
FHLB advances	\$0	\$3		
Equity				
Equity capital at quarter end	\$5	\$7	36.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	11.3%	--	
Tier 1 risk based capital ratio	11.3%	11.9%	--	
Total risk based capital ratio	12.5%	13.1%	--	
Return on equity ¹	11.5%	4.6%	--	
Return on assets ¹	1.1%	0.5%	--	
Net interest margin ¹	4.0%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.6%	61.7%	--	
Loss provision to net charge-offs (qtr)	-200.0%	-1200.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	22.4%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.6%	10.4%	0.0%	0.0%
Home equity	0.0%	10.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.1%	0.0%	0.1%
Commercial & Industrial	4.3%	0.7%	0.0%	0.0%
Commercial real estate	1.2%	0.6%	0.0%	0.0%
Total loans	3.0%	2.5%	0.0%	0.0%