

PLATO HOLDINGS, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3090842	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$84	\$83	-0.9%	
Loans	\$74	\$71	-4.1%	
<i>Construction & development</i>	\$6	\$5	-24.7%	
<i>Closed-end 1-4 family residential</i>	\$14	\$16	18.1%	
<i>Home equity</i>	\$6	\$6	0.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$4	54.7%	
<i>Commercial & Industrial</i>	\$27	\$22	-18.1%	
<i>Commercial real estate</i>	\$16	\$13	-17.3%	
Unused commitments	\$9	\$8	-10.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$4	13.7%	
Cash & balances due	\$5	\$4	-19.5%	
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	\$77	\$76	-1.9%	
Deposits	\$65	\$66	1.5%	
Total other borrowings	\$12	\$10	-19.4%	
FHLB advances	\$11	\$10	-13.6%	
Equity				
Equity capital at quarter end	\$7	\$8	9.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.2%	--	
Tier 1 risk based capital ratio	9.9%	11.6%	--	
Total risk based capital ratio	11.0%	12.9%	--	
Return on equity ¹	3.1%	-36.0%	--	
Return on assets ¹	0.3%	-3.4%	--	
Net interest margin ¹	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	103.7%	61.5%	--	
Loss provision to net charge-offs (qtr)	761.9%	227.9%	--	
Net charge-offs to average loans and leases ¹	0.1%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.9%	10.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	1.9%
<i>Home equity</i>	0.0%	0.0%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.1%	0.0%	0.0%
<i>Commercial & Industrial</i>	1.8%	7.8%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	1.6%	0.0%	0.0%
<i>Total loans</i>	1.0%	3.5%	0.0%	0.5%