

SAIGON NATIONAL BANK

	CPP Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$66	\$65	-2.2%	
Loans	\$50	\$51	1.7%	
<i>Construction & development</i>	\$4	\$4	11.0%	
<i>Closed-end 1-4 family residential</i>	\$2	\$3	20.1%	
<i>Home equity</i>	\$1	\$0	-82.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-83.8%	
<i>Commercial & Industrial</i>	\$10	\$9	-15.3%	
<i>Commercial real estate</i>	\$27	\$29	8.5%	
Unused commitments	\$5	\$3	-36.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$6		
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$0	-100.0%	
Cash & balances due	\$8	\$9	15.5%	
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	\$56	\$61	9.5%	
Deposits	\$56	\$50	-10.0%	
Total other borrowings	\$0	\$11		
FHLB advances	\$0	\$4		
Equity				
Equity capital at quarter end	\$11	\$4	-64.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	20.3%	5.8%	--	
Tier 1 risk based capital ratio	18.6%	7.3%	--	
Total risk based capital ratio	19.9%	8.6%	--	
Return on equity ¹	-25.6%	-4.5%	--	
Return on assets ¹	-4.3%	-0.3%	--	
Net interest margin ¹	1.3%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.5%	34.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.6%	76.7%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	-0.1%
<i>Home equity</i>	31.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	1.2%
<i>Commercial & Industrial</i>	12.7%	26.2%	0.0%	2.1%
<i>Commercial real estate</i>	0.0%	6.0%	0.0%	0.0%
<i>Total loans</i>	4.8%	14.5%	0.0%	0.4%