

SUMMIT STATE BANK

	CPP Disbursement Date 12/19/2008	Cert 32203	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$365	\$340	-6.6%	
Loans	\$306	\$296	-3.4%	
Construction & development	\$25	\$12	-50.9%	
Closed-end 1-4 family residential	\$61	\$60	-1.3%	
Home equity	\$5	\$5	1.0%	
Credit card	\$0	\$0	-7.1%	
Other consumer	\$1	\$0	-17.3%	
Commercial & Industrial	\$46	\$51	11.6%	
Commercial real estate	\$120	\$108	-9.8%	
Unused commitments	\$19	\$16	-15.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-19.1%	
Asset-backed securities	\$0	\$0	-94.4%	
Other securities	\$39	\$25	-34.4%	
Cash & balances due	\$4	\$3	-19.7%	
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	\$309	\$285	-7.8%	
Deposits	\$253	\$264	4.5%	
Total other borrowings	\$55	\$20	-63.7%	
FHLB advances	\$55	\$20	-63.7%	
Equity				
Equity capital at quarter end	\$56	\$56	-0.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	14.8%	15.1%	--	
Tier 1 risk based capital ratio	17.4%	18.1%	--	
Total risk based capital ratio	18.6%	19.3%	--	
Return on equity ¹	6.0%	2.6%	--	
Return on assets ¹	0.9%	0.4%	--	
Net interest margin ¹	4.0%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	383.9%	40.7%	--	
Loss provision to net charge-offs (qtr)	293.3%	98.3%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	28.7%	0.0%	0.0%
Closed-end 1-4 family residential	1.4%	2.2%	0.0%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	2.3%	2.9%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.2%	0.3%	2.1%
Commercial real estate	0.1%	3.4%	0.0%	0.0%
Total loans	0.3%	3.9%	0.0%	0.4%