

SWORD FINANCIAL CORPORATION

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1202883	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$492	\$547	11.0%	
Loans	\$454	\$504	11.0%	
Construction & development	\$43	\$37	-15.1%	
Closed-end 1-4 family residential	\$123	\$138	12.9%	
Home equity	\$8	\$10	26.5%	
Credit card	\$0	\$0	-5.0%	
Other consumer	\$8	\$8	-9.4%	
Commercial & Industrial	\$54	\$65	20.1%	
Commercial real estate	\$165	\$191	15.3%	
Unused commitments	\$55	\$51	-6.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-12.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$16	-9.3%	
Cash & balances due	\$8	\$10	16.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$5	\$13	193.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$5	\$13	160.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$450	\$496	10.4%	
Deposits	\$410	\$450	9.6%	
Total other borrowings	\$35	\$43	23.0%	
FHLB advances	\$33	\$21	-36.9%	
Equity				
Equity capital at quarter end	\$43	\$50	17.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.2%	--	
Tier 1 risk based capital ratio	9.3%	9.8%	--	
Total risk based capital ratio	10.5%	11.1%	--	
Return on equity ¹	10.0%	7.6%	--	
Return on assets ¹	0.9%	0.7%	--	
Net interest margin ¹	3.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.1%	47.8%	--	
Loss provision to net charge-offs (qtr)	3069.2%	75.1%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.5%	7.3%	0.0%	0.4%
Closed-end 1-4 family residential	2.2%	1.6%	0.0%	0.3%
Home equity	0.1%	1.0%	0.0%	0.0%
Credit card	14.8%	9.4%	0.3%	0.0%
Other consumer	1.1%	0.9%	0.4%	0.0%
Commercial & Industrial	1.1%	3.8%	0.0%	0.9%
Commercial real estate	1.6%	4.6%	0.0%	0.4%
Total loans	2.0%	3.3%	0.0%	0.4%