

TODD BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1140574	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$203	\$226	11.6%	
Loans	\$153	\$178	16.1%	
Construction & development	\$0	\$0	-2.9%	
Closed-end 1-4 family residential	\$48	\$56	16.4%	
Home equity	\$3	\$4	29.0%	
Credit card	\$0	\$0		
Other consumer	\$5	\$5	-2.5%	
Commercial & Industrial	\$14	\$17	27.0%	
Commercial real estate	\$51	\$62	21.5%	
Unused commitments	\$21	\$20	-6.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$7	848.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$22	-24.3%	
Cash & balances due	\$6	\$4	-30.8%	
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	\$186	\$205	10.3%	
Deposits	\$185	\$204	10.1%	
Total other borrowings	\$0	\$1		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$17	\$21	26.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	9.3%	--	
Tier 1 risk based capital ratio	11.1%	12.4%	--	
Total risk based capital ratio	12.0%	13.4%	--	
Return on equity ¹	4.9%	5.7%	--	
Return on assets ¹	0.4%	0.5%	--	
Net interest margin ¹	3.0%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	90.5%	71.9%	--	
Loss provision to net charge-offs (qtr)	3500.0%	5833.3%	--	
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	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.9%	0.0%	0.0%
Home equity	0.0%	7.9%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	1.5%	0.0%	0.1%
Commercial & Industrial	3.7%	0.2%	0.0%	0.0%
Commercial real estate	0.6%	2.3%	0.0%	0.0%
Total loans	0.9%	1.4%	0.0%	0.0%