

TREATY OAK BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3228579	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$136	\$151	11.3%	
Loans	\$113	\$113	-0.3%	
Construction & development	\$28	\$20	-29.8%	
Closed-end 1-4 family residential	\$16	\$13	-19.2%	
Home equity	\$3	\$4	34.6%	
Credit card	\$0	\$0		
Other consumer	\$5	\$7	49.8%	
Commercial & Industrial	\$40	\$34	-14.7%	
Commercial real estate	\$12	\$22	81.1%	
Unused commitments	\$18	\$13	-24.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$4	89280.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-100.0%	
Cash & balances due	\$15	\$25	65.5%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$124	\$136	9.9%	
Deposits	\$116	\$125	8.2%	
Total other borrowings	\$8	\$10	30.6%	
FHLB advances	\$8	\$8	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$12	\$15	25.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$6	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	9.6%	--	
Tier 1 risk based capital ratio	9.0%	11.7%	--	
Total risk based capital ratio	10.2%	12.9%	--	
Return on equity <sup>1</sup>	-6.1%	-15.3%	--	
Return on assets <sup>1</sup>	-0.6%	-1.5%	--	
Net interest margin <sup>1</sup>	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	119.5%	47.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	134.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	3.1%	20.0%	0.0%	1.3%
Closed-end 1-4 family residential	0.4%	0.3%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	5.0%	1.1%	0.0%	0.2%
Commercial & Industrial	0.1%	1.6%	0.0%	0.6%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.1%	4.1%	0.0%	0.4%