

VICTORY BANCORP, INC, THE

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3939286	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$23	\$56	140.3%	
Loans	\$18	\$47	159.6%	
<i>Construction & development</i>	\$1	\$1	-1.9%	
<i>Closed-end 1-4 family residential</i>	\$3	\$10	269.6%	
<i>Home equity</i>	\$1	\$4	236.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	90.0%	
<i>Commercial & Industrial</i>	\$4	\$11	184.3%	
<i>Commercial real estate</i>	\$8	\$16	106.7%	
Unused commitments	\$4	\$9	104.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$1	-40.0%	
Cash & balances due	\$1	\$1	-19.7%	
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	\$16	\$48	208.8%	
Deposits	\$16	\$48	210.0%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$8	\$7	-2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	36.2%	13.1%	--	
Tier 1 risk based capital ratio	36.4%	15.5%	--	
Total risk based capital ratio	37.4%	16.8%	--	
Return on equity ¹	-26.4%	-22.4%	--	
Return on assets ¹	-8.8%	-2.7%	--	
Net interest margin ¹	3.0%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	232.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
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
<i>Construction & development</i>	0.0%	40.8%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	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%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.5%	0.0%	0.0%