

VISION BANK TEXAS

	CPP Disbursement Date 04/24/2009	Cert 58447	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$62	\$76	23.4%	
Loans	\$51	\$49	-3.8%	
Construction & development	\$9	\$4	-57.6%	
Closed-end 1-4 family residential	\$8	\$13	67.3%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$2	99.3%	
Commercial & Industrial	\$15	\$12	-22.4%	
Commercial real estate	\$18	\$19	1.9%	
Unused commitments	\$9	\$6	-35.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-39.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$10	223.9%	
Cash & balances due	\$2	\$14	444.5%	
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	\$49	\$64	29.9%	
Deposits	\$40	\$57	41.0%	
Total other borrowings	\$9	\$7	-18.9%	
FHLB advances	\$8	\$7	-6.5%	
Equity				
Equity capital at quarter end	\$12	\$12	-2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	19.0%	16.4%	--	
Tier 1 risk based capital ratio	24.7%	24.8%	--	
Total risk based capital ratio	25.7%	26.1%	--	
Return on equity ¹	2.7%	1.5%	--	
Return on assets ¹	0.5%	0.2%	--	
Net interest margin ¹	4.5%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	-209.5%	--	
Net charge-offs to average loans and leases ¹	0.0%	-0.2%	--	
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	0.0%	0.0%	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	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.0%	0.0%	0.0%	0.0%