

VIST FINANCIAL CORP.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1136139	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$1,207	\$1,289	6.8%	
Loans	\$890	\$914	2.8%	
<i>Construction &amp; development</i>	\$90	\$101	12.5%	
<i>Closed-end 1-4 family residential</i>	\$188	\$171	-9.1%	
<i>Home equity</i>	\$72	\$87	20.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-37.3%	
<i>Commercial &amp; Industrial</i>	\$117	\$98	-16.1%	
<i>Commercial real estate</i>	\$323	\$359	11.2%	
Unused commitments	\$246	\$226	-8.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$185	\$206	11.1%	
Asset-backed securities	\$0	\$0	-34.3%	
Other securities	\$42	\$63	50.2%	
Cash & balances due	\$20	\$19	-6.2%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$8	\$11	38.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$20	\$4	-80.1%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$7	\$11	68.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,097	\$1,174	7.1%	
Deposits	\$867	\$1,034	19.3%	
Total other borrowings	\$224	\$135	-39.6%	
FHLB advances	\$103	\$20	-80.7%	
<b>Equity</b>				
Equity capital at quarter end	\$110	\$114	3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	7.2%	--	
Tier 1 risk based capital ratio	10.2%	9.2%	--	
Total risk based capital ratio	11.1%	10.4%	--	
Return on equity <sup>1</sup>	9.2%	2.2%	--	
Return on assets <sup>1</sup>	0.8%	0.2%	--	
Net interest margin <sup>1</sup>	3.3%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	74.9%	42.5%	--	
Loss provision to net charge-offs (qtr)	105.4%	78.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.1%	--	
<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>
<i>Construction &amp; development</i>	1.3%	15.0%	0.0%	1.5%
<i>Closed-end 1-4 family residential</i>	1.6%	3.6%	0.6%	0.1%
<i>Home equity</i>	0.6%	0.7%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.3%	2.5%	0.4%
<i>Commercial &amp; Industrial</i>	0.3%	0.9%	0.8%	0.7%
<i>Commercial real estate</i>	1.8%	1.1%	0.0%	0.0%
<i>Total loans</i>	1.2%	2.9%	0.2%	0.3%