

W.T.B. FINANCIAL CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1029464	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$4,085	\$4,098	0.3%	
Loans	\$3,261	\$3,014	-7.6%	
Construction & development	\$696	\$606	-12.9%	
Closed-end 1-4 family residential	\$353	\$331	-6.1%	
Home equity	\$333	\$269	-19.2%	
Credit card	\$14	\$16	15.2%	
Other consumer	\$34	\$42	25.8%	
Commercial & Industrial	\$840	\$735	-12.5%	
Commercial real estate	\$757	\$753	-0.5%	
Unused commitments	\$1,243	\$1,164	-6.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$551	\$389	-29.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$85	\$401	368.9%	
Cash & balances due	\$86	\$174	103.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$20	\$45	119.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$20	\$38	88.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,803	\$3,687	-3.1%	
Deposits	\$3,080	\$3,389	10.0%	
Total other borrowings	\$678	\$265	-60.9%	
FHLB advances	\$325	\$20	-93.8%	
Equity				
Equity capital at quarter end	\$282	\$411	46.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$111	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	10.8%	--	
Tier 1 risk based capital ratio	8.8%	12.9%	--	
Total risk based capital ratio	10.1%	14.2%	--	
Return on equity ¹	-19.2%	2.2%	--	
Return on assets ¹	-1.4%	0.2%	--	
Net interest margin ¹	3.5%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.8%	65.3%	--	
Loss provision to net charge-offs (qtr)	139.2%	107.8%	--	
Net charge-offs to average loans and leases ¹	3.6%	2.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	11.8%	11.7%	2.7%	2.6%
Closed-end 1-4 family residential	0.9%	2.3%	1.2%	0.2%
Home equity	1.8%	0.1%	0.5%	3.5%
Credit card	0.6%	1.1%	1.1%	1.1%
Other consumer	0.1%	0.1%	4.7%	-9.0%
Commercial & Industrial	0.4%	1.9%	0.2%	0.3%
Commercial real estate	0.2%	1.6%	0.0%	0.0%
Total loans	3.0%	3.5%	0.9%	0.8%