

WAINWRIGHT BANK&TRUST CO

	CPP Disbursement Date 12/19/2008	Cert 27009	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,055	\$1,014	-3.9%	
Loans	\$842	\$822	-2.4%	
<i>Construction & development</i>	\$64	\$35	-44.9%	
<i>Closed-end 1-4 family residential</i>	\$372	\$401	7.8%	
<i>Home equity</i>	\$25	\$27	6.3%	
<i>Credit card</i>	\$0	\$0	100.0%	
<i>Other consumer</i>	\$1	\$0	-21.4%	
<i>Commercial & Industrial</i>	\$160	\$142	-11.0%	
<i>Commercial real estate</i>	\$110	\$100	-9.0%	
Unused commitments	\$137	\$142	4.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$77	\$53	-31.4%	
Asset-backed securities	\$5	\$5	2.0%	
Other securities	\$56	\$46	-16.6%	
Cash & balances due	\$29	\$38	33.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$8		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$7		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$968	\$942	-2.7%	
Deposits	\$717	\$718	0.1%	
Total other borrowings	\$241	\$215	-11.0%	
FHLB advances	\$205	\$185	-10.0%	
Equity				
Equity capital at quarter end	\$87	\$72	-17.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	-\$23	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	6.8%	--	
Tier 1 risk based capital ratio	11.5%	9.9%	--	
Total risk based capital ratio	13.3%	11.8%	--	
Return on equity ¹	6.5%	8.5%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	422.0%	296.0%	--	
Loss provision to net charge-offs (qtr)	1176.5%	301.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.1%	0.8%	0.0%	0.0%
<i>Home equity</i>	0.5%	0.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	0.2%	0.2%	0.0%	0.0%
<i>Commercial real estate</i>	1.1%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.2%	0.4%	0.0%	0.0%