

BOSCOBEL BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1492291	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$242	\$218	-10.0%	
Loans	\$170	\$145	-14.9%	
Construction & development	\$14	\$7	-46.3%	
Closed-end 1-4 family residential	\$44	\$38	-14.0%	
Home equity	\$9	\$8	-10.5%	
Credit card	\$0	\$0	1.0%	
Other consumer	\$3	\$2	-36.9%	
Commercial & Industrial	\$17	\$15	-12.1%	
Commercial real estate	\$62	\$54	-12.8%	
Unused commitments	\$13	\$14	2.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$37	13.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$7	-35.1%	
Cash & balances due	\$20	\$18	-8.3%	
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	\$223	\$197	-11.9%	
Deposits	\$198	\$182	-8.2%	
Total other borrowings	\$24	\$14	-41.8%	
FHLB advances	\$20	\$11	-46.2%	
Equity				
Equity capital at quarter end	\$19	\$21	13.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	9.2%	--	
Tier 1 risk based capital ratio	11.8%	14.7%	--	
Total risk based capital ratio	13.0%	16.0%	--	
Return on equity ¹	-45.8%	10.3%	--	
Return on assets ¹	-3.8%	1.0%	--	
Net interest margin ¹	3.3%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.0%	66.5%	--	
Loss provision to net charge-offs (qtr)	161.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	4.0%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	49.0%	49.3%	10.9%	2.6%
Closed-end 1-4 family residential	1.7%	1.1%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	4.5%	1.0%
Other consumer	0.0%	0.0%	0.1%	0.2%
Commercial & Industrial	11.5%	0.8%	0.1%	0.0%
Commercial real estate	5.7%	4.4%	0.3%	0.5%
Total loans	7.7%	4.5%	1.0%	0.3%