

**ANCHORBANK FSB**

	CPP Disbursement Date 01/30/2009	Cert 29979	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$3,067	\$2,413	-21.3%	
Loans	\$2,334	\$1,854	-20.6%	
Construction & development	\$143	\$132	-7.8%	
Closed-end 1-4 family residential	\$778	\$740	-4.9%	
Home equity	\$96	\$83	-13.8%	
Credit card	\$8	\$7	-5.4%	
Other consumer	\$259	\$192	-25.9%	
Commercial & Industrial	\$47	\$32	-31.6%	
Commercial real estate	\$545	\$311	-42.9%	
Unused commitments	\$186	\$168	-9.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$180	\$258	43.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$5		
Cash & balances due	\$451	\$190	-57.8%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$256		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$258		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,939	\$2,292	-22.0%	
Deposits	\$2,482	\$2,062	-16.9%	
Total other borrowings	\$418	\$201	-51.9%	
FHLB advances	\$0	\$198		
<b>Equity</b>				
Equity capital at quarter end	\$128	\$121	-5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	4.1%	4.8%	--	
Tier 1 risk based capital ratio	6.8%	8.0%	--	
Total risk based capital ratio	8.1%	9.3%	--	
Return on equity <sup>1</sup>	-19.8%	-21.5%	--	
Return on assets <sup>1</sup>	-0.8%	-1.1%	--	
Net interest margin <sup>1</sup>	2.9%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.3%	46.0%	--	
Loss provision to net charge-offs (qtr)	53.3%	41.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.6%	2.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	31.3%	33.9%	0.8%	4.5%
Closed-end 1-4 family residential	7.1%	4.8%	0.2%	0.3%
Home equity	3.4%	3.2%	0.1%	0.4%
Credit card	0.9%	0.4%	1.7%	0.7%
Other consumer	11.2%	9.5%	0.0%	0.0%
Commercial & Industrial	22.7%	11.1%	10.8%	1.9%
Commercial real estate	19.0%	16.1%	0.7%	1.4%
Total loans	12.4%	9.8%	0.8%	0.8%