

CROSSROADS BANK

	CPP Disbursement Date 12/19/2008	Cert 29839	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$327	\$331	1.3%	
Loans	\$218	\$218	-0.1%	
<i>Construction & development</i>	\$8	\$3	-65.5%	
<i>Closed-end 1-4 family residential</i>	\$89	\$94	5.2%	
<i>Home equity</i>	\$24	\$22	-7.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$3	-73.0%	
<i>Commercial & Industrial</i>	\$28	\$27	-6.1%	
<i>Commercial real estate</i>	\$33	\$34	4.0%	
Unused commitments	\$49	\$58	17.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$30	\$20	-33.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$55		
Cash & balances due	\$18	\$16	-9.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$19		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$19		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$295	\$299	1.5%	
Deposits	\$280	\$289	3.3%	
Total other borrowings	\$13	\$9	-35.0%	
FHLB advances	\$0	\$9		
Equity				
Equity capital at quarter end	\$32	\$32	0.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	9.2%	--	
Tier 1 risk based capital ratio	13.0%	13.6%	--	
Total risk based capital ratio	14.3%	14.9%	--	
Return on equity ¹	9.1%	10.8%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	3.3%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.1%	47.2%	--	
Loss provision to net charge-offs (qtr)	84.0%	338.7%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.1%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
<i>Construction & development</i>	0.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.3%	3.0%	0.1%	0.1%
<i>Home equity</i>	0.5%	0.2%	0.3%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	1.2%	0.1%	0.5%
<i>Commercial & Industrial</i>	17.4%	2.2%	0.9%	0.1%
<i>Commercial real estate</i>	10.2%	12.4%	0.0%	0.1%
<i>Total loans</i>	5.5%	3.7%	0.2%	0.1%