

DICKINSON FINANCIAL CORPORATION II

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2107707	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,840	\$1,668	-9.3%	
Loans	\$681	\$554	-18.8%	
Construction & development	\$228	\$140	-38.4%	
Closed-end 1-4 family residential	\$58	\$52	-10.1%	
Home equity	\$13	\$12	-2.5%	
Credit card	\$5	\$7	37.0%	
Other consumer	\$8	\$4	-49.5%	
Commercial & Industrial	\$78	\$113	43.8%	
Commercial real estate	\$230	\$173	-24.9%	
Unused commitments	\$88	\$72	-17.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$374	\$536	43.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$123	\$98	-19.7%	
Cash & balances due	\$466	\$388	-16.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$9	\$6	-36.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$7	-4.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,548	\$1,358	-12.2%	
Deposits	\$1,388	\$1,224	-11.8%	
Total other borrowings	\$115	\$115	0.0%	
FHLB advances	\$115	\$115	0.0%	
Equity				
Equity capital at quarter end	\$292	\$310	6.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	15.1%	17.8%	--	
Tier 1 risk based capital ratio	28.2%	37.2%	--	
Total risk based capital ratio	29.6%	38.5%	--	
Return on equity ¹	-26.8%	-2.6%	--	
Return on assets ¹	-4.2%	-0.5%	--	
Net interest margin ¹	1.9%	2.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	96.4%	--	
Loss provision to net charge-offs (qtr)	4.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	6.9%	-0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	45.9%	15.4%	5.6%	0.2%
Closed-end 1-4 family residential	11.0%	7.4%	0.6%	0.0%
Home equity	2.4%	2.0%	1.5%	0.0%
Credit card	1.1%	0.7%	1.3%	2.2%
Other consumer	0.9%	1.2%	5.3%	2.4%
Commercial & Industrial	21.6%	5.4%	2.5%	0.0%
Commercial real estate	31.4%	17.0%	0.5%	0.7%
Total loans	32.9%	14.5%	2.9%	0.8%