

**HYPERION BANK**

	CPP Disbursement Date 02/06/2009	Cert 58371	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>	\$95	\$90	-5.3%	
Loans	\$75	\$74	-2.2%	
Construction & development	\$13	\$12	-7.9%	
Closed-end 1-4 family residential	\$24	\$25	7.2%	
Home equity	\$3	\$3	-17.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-15.5%	
Commercial & Industrial	\$10	\$9	-11.7%	
Commercial real estate	\$18	\$18	2.4%	
Unused commitments	\$9	\$6	-37.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$5	-29.7%	
Cash & balances due	\$8	\$6	-25.0%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$88	\$83	-5.5%	
Deposits	\$85	\$81	-4.8%	
Total other borrowings	\$2	\$1	-50.0%	
FHLB advances	\$2	\$1	-50.0%	
<b>Equity</b>				
Equity capital at quarter end	\$8	\$7	-2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	8.5%	--	
Tier 1 risk based capital ratio	10.4%	9.5%	--	
Total risk based capital ratio	11.6%	10.7%	--	
Return on equity <sup>1</sup>	-28.4%	0.9%	--	
Return on assets <sup>1</sup>	-2.4%	0.1%	--	
Net interest margin <sup>1</sup>	4.3%	5.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.0%	59.6%	--	
Loss provision to net charge-offs (qtr)	16.0%	85.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	16.2%	0.5%	0.0%	0.0%
Closed-end 1-4 family residential	2.8%	2.4%	0.3%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	10.2%	0.0%	0.0%
Commercial real estate	1.7%	0.4%	0.0%	0.0%
Total loans	4.1%	2.2%	0.1%	0.0%