

**MANHATTAN BANCSHARES, INC.**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1206603	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>	\$135	\$137	1.0%	
Loans	\$70	\$62	-11.0%	
Construction & development	\$12	\$6	-46.4%	
Closed-end 1-4 family residential	\$25	\$25	0.6%	
Home equity	\$6	\$5	-16.9%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-31.8%	
Commercial & Industrial	\$2	\$2	-4.5%	
Commercial real estate	\$14	\$14	1.8%	
Unused commitments	\$6	\$6	2.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-30.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$34	12.5%	
Cash & balances due	\$29	\$35	21.7%	
<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>	\$121	\$122	1.2%	
Deposits	\$120	\$122	1.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$15	\$14	-1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	10.0%	--	
Tier 1 risk based capital ratio	20.0%	22.0%	--	
Total risk based capital ratio	21.3%	23.3%	--	
Return on equity <sup>1</sup>	-3.4%	-0.1%	--	
Return on assets <sup>1</sup>	-0.4%	0.0%	--	
Net interest margin <sup>1</sup>	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	78.4%	75.4%	--	
Loss provision to net charge-offs (qtr)	137.8%	75.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.0%	2.1%	--	
<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	20.6%	21.1%	2.8%	4.7%
Closed-end 1-4 family residential	0.6%	2.3%	0.0%	0.0%
Home equity	0.0%	0.0%	0.4%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	-0.2%	5.2%
Commercial & Industrial	1.4%	1.1%	0.0%	0.0%
Commercial real estate	0.0%	1.3%	0.0%	0.0%
Total loans	3.7%	3.4%	0.5%	0.5%