

SAIGON NATIONAL BANK

	CPP Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$58	\$51	-11.6%	
Loans	\$37	\$30	-17.2%	
Construction & development	\$0	\$0	-100.0%	
Closed-end 1-4 family residential	\$1	\$1	-6.5%	
Home equity	\$0	\$0	-0.8%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$6	\$5	-11.5%	
Commercial real estate	\$24	\$22	-8.9%	
Unused commitments	\$1	\$1	-37.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-16.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$14	\$13	-5.1%	
Residential mortgage originations				
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		
Liabilities	\$49	\$43	-12.6%	
Deposits	\$46	\$39	-15.1%	
Total other borrowings	\$2	\$3	50.0%	
FHLB advances	\$2	\$3	50.0%	
Equity				
Equity capital at quarter end	\$9	\$8	-6.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	15.8%	15.5%	--	
Tier 1 risk based capital ratio	21.3%	23.2%	--	
Total risk based capital ratio	22.6%	24.5%	--	
Return on equity ¹	-48.3%	-4.1%	--	
Return on assets ¹	-7.3%	-0.7%	--	
Net interest margin ¹	4.0%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	77.4%	952.9%	--	
Loss provision to net charge-offs (qtr)	72.6%	0.0%	--	
Net charge-offs to average loans and leases ¹	13.9%	-1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	100.0%	0.0%	27.5%	0.0%
Closed-end 1-4 family residential	9.5%	5.4%	0.0%	0.0%
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	1.0%	0.6%	14.6%	0.0%
Commercial real estate	6.7%	0.2%	1.7%	0.0%
Total loans	6.0%	0.7%	3.5%	0.0%