

CLINTON FINANCIAL SERVICES, MHC

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 3195756	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$469	\$484	3.1%	
Loans	\$347	\$363	4.7%	
Construction & development	\$24	\$19	-18.0%	
Closed-end 1-4 family residential	\$174	\$176	1.7%	
Home equity	\$13	\$14	7.6%	
Credit card	\$0	\$0		
Other consumer	\$12	\$11	-9.6%	
Commercial & Industrial	\$20	\$22	10.1%	
Commercial real estate	\$94	\$110	17.2%	
Unused commitments	\$33	\$42	24.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$50	-12.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$30	\$38	29.7%	
Cash & balances due	\$8	\$6	-24.8%	
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	\$421	\$437	3.8%	
Deposits	\$380	\$376	-1.2%	
Total other borrowings	\$39	\$58	48.6%	
FHLB advances	\$37	\$56	52.6%	
Equity				
Equity capital at quarter end	\$49	\$48	-2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$4	-\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	9.5%	--	
Tier 1 risk based capital ratio	15.1%	13.9%	--	
Total risk based capital ratio	16.4%	15.1%	--	
Return on equity ¹	15.1%	7.7%	--	
Return on assets ¹	1.5%	0.8%	--	
Net interest margin ¹	3.4%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.5%	61.0%	--	
Loss provision to net charge-offs (qtr)	-363.6%	-96.5%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2013	2014	2013	2014
Construction & development	0.0%	2.6%	0.0%	1.2%
Closed-end 1-4 family residential	3.4%	2.0%	0.0%	0.0%
Home equity	1.0%	0.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.5%	1.6%	0.7%	0.1%
Commercial & Industrial	0.0%	0.3%	0.0%	0.0%
Commercial real estate	1.3%	1.0%	0.0%	0.0%
Total loans	2.2%	1.5%	0.0%	0.1%