

ANCHORBANK FSB

	CPP Disbursement Date 01/30/2009	Cert 29979	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$4,461	\$3,588	-19.6%	
Loans	\$3,581	\$2,856	-20.2%	
Construction & development	\$311	\$205	-34.2%	
Closed-end 1-4 family residential	\$1,038	\$877	-15.5%	
Home equity	\$138	\$109	-20.9%	
Credit card	\$9	\$8	-9.4%	
Other consumer	\$371	\$299	-19.3%	
Commercial & Industrial	\$176	\$109	-38.1%	
Commercial real estate	\$915	\$716	-21.7%	
Unused commitments	\$289	\$208	-28.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$448	\$521	16.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$334	\$131	-60.6%	
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	\$4,274	\$3,447	-19.3%	
Deposits	\$3,596	\$2,845	-20.9%	
Total other borrowings	\$643	\$576	-10.4%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$187	\$141	-24.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.3%	4.4%	--	
Tier 1 risk based capital ratio	6.6%	7.0%	--	
Total risk based capital ratio	7.9%	8.4%	--	
Return on equity ¹	-8.7%	-21.9%	--	
Return on assets ¹	-0.4%	-0.9%	--	
Net interest margin ¹	2.5%	3.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	48.5%	47.1%	--	
Loss provision to net charge-offs (qtr)	62.9%	107.6%	--	
Net charge-offs to average loans and leases ¹	1.8%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	36.1%	29.4%	1.8%	3.4%
Closed-end 1-4 family residential	5.0%	8.9%	0.3%	0.5%
Home equity	1.9%	2.9%	0.2%	0.1%
Credit card	4.0%	5.9%	0.0%	1.5%
Other consumer	9.6%	8.2%	0.0%	0.0%
Commercial & Industrial	11.3%	12.0%	2.8%	1.8%
Commercial real estate	8.6%	14.2%	0.7%	0.2%
Total loans	9.5%	11.7%	0.6%	0.8%