

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	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$486	\$492	1.2%		
Loans	\$350	\$336	-3.8%		
<i>Construction & development</i>	\$29	\$23	-19.3%		
<i>Closed-end 1-4 family residential</i>	\$201	\$189	-6.3%		
<i>Home equity</i>	\$15	\$16	2.2%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$18	\$16	-12.2%		
<i>Commercial & Industrial</i>	\$16	\$18	13.3%		
<i>Commercial real estate</i>	\$64	\$69	7.0%		
Unused commitments	\$48	\$39	-17.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$18	-22.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$73	76.2%		
Cash & balances due	\$45	\$36	-19.7%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$438	\$444	1.3%		
Deposits	\$360	\$372	3.6%		
Total other borrowings	\$76	\$70	-8.4%		
FHLB advances	\$76	\$68	-10.6%		
Equity					
Equity capital at quarter end	\$48	\$48	0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.8%	--		
Tier 1 risk based capital ratio	14.9%	16.1%	--		
Total risk based capital ratio	16.1%	17.3%	--		
Return on equity ¹	7.7%	3.4%	--		
Return on assets ¹	0.7%	0.3%	--		
Net interest margin ¹	3.4%	3.0%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.1%	26.5%	--		
Loss provision to net charge-offs (qtr)	243.9%	78.4%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	0.0%	1.0%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	5.0%	6.1%	0.1%	0.2%	--
<i>Home equity</i>	2.3%	1.5%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	2.9%	2.1%	0.1%	0.1%	--
<i>Commercial & Industrial</i>	10.9%	0.1%	0.0%	0.0%	--
<i>Commercial real estate</i>	0.0%	7.1%	0.0%	0.0%	--
<i>Total loans</i>	3.6%	5.2%	0.1%	0.1%	--