

FIRST STATE BANK OF MOBEETIE

	CPP Disbursement Date 02/27/2009	Cert 17909	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$81	\$95	17.2%		
Loans	\$16	\$16	-3.3%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$2	\$2	-22.4%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-6.9%		
Commercial & Industrial	\$4	\$4	6.3%		
Commercial real estate	\$3	\$2	-8.3%		
Unused commitments	\$3	\$2	-41.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$14	-21.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$28	\$34	22.6%		
Cash & balances due	\$8	\$3	-56.2%		
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	\$75	\$89	19.4%		
Deposits	\$75	\$89	19.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$6	-7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	7.1%	--		
Tier 1 risk based capital ratio	22.5%	19.4%	--		
Total risk based capital ratio	23.5%	20.5%	--		
Return on equity ¹	5.3%	7.2%	--		
Return on assets ¹	0.5%	0.5%	--		
Net interest margin ¹	2.5%	2.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.0%	212.8%	--		
Loss provision to net charge-offs (qtr)	0.0%	166.7%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	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	0.6%	1.1%	0.1%	0.4%	--
Commercial & Industrial	12.4%	2.6%	0.0%	0.0%	--
Commercial real estate	0.5%	0.0%	0.0%	0.0%	--
Total loans	3.4%	1.0%	0.0%	0.1%	--