

VIST FINANCIAL CORP.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1136139	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,289	\$1,406	9.1%	
Loans	\$914	\$1,026	12.2%	
Construction & development	\$101	\$87	-14.1%	
Closed-end 1-4 family residential	\$171	\$183	7.0%	
Home equity	\$87	\$94	8.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-27.4%	
Commercial & Industrial	\$98	\$100	2.5%	
Commercial real estate	\$359	\$447	24.5%	
Unused commitments	\$226	\$212	-6.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$206	\$232	13.0%	
Asset-backed securities	\$0	\$0	-17.4%	
Other securities	\$63	\$47	-25.4%	
Cash & balances due	\$19	\$16	-11.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$11	\$14	29.9%	
Open-end HELOC originated for sale (quarter)	\$4	\$8	110.2%	
Closed-end mortgage originations sold (quarter)	\$11	\$14	20.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,175	\$1,288	9.7%	
Deposits	\$1,034	\$1,167	12.8%	
Total other borrowings	\$135	\$117	-13.6%	
FHLB advances	\$20	\$10	-50.0%	
<b>Equity</b>				
Equity capital at quarter end	\$114	\$118	3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.2%	6.8%	--	
Tier 1 risk based capital ratio	9.2%	9.3%	--	
Total risk based capital ratio	10.4%	10.5%	--	
Return on equity <sup>1</sup>	2.0%	5.9%	--	
Return on assets <sup>1</sup>	0.2%	0.5%	--	
Net interest margin <sup>1</sup>	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.5%	46.4%	--	
Loss provision to net charge-offs (qtr)	78.9%	122.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	15.0%	14.3%	1.5%	0.0%
Closed-end 1-4 family residential	3.6%	3.9%	0.1%	0.8%
Home equity	0.7%	1.2%	0.1%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	1.3%	0.4%	0.5%
Commercial & Industrial	0.9%	2.0%	0.7%	0.1%
Commercial real estate	1.1%	1.5%	0.0%	0.0%
Total loans	2.9%	3.1%	0.3%	0.2%