

**ANCHORBANK FSB**

	CPP Disbursement Date 01/30/2009	Cert 29979	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$3,588	\$3,067	-14.5%	
Loans	\$2,856	\$2,334	-18.3%	
Construction & development	\$205	\$143	-30.4%	
Closed-end 1-4 family residential	\$877	\$778	-11.2%	
Home equity	\$109	\$96	-12.3%	
Credit card	\$8	\$8	-7.0%	
Other consumer	\$299	\$259	-13.4%	
Commercial & Industrial	\$109	\$47	-56.6%	
Commercial real estate	\$716	\$545	-23.8%	
Unused commitments	\$208	\$186	-10.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$521	\$180	-65.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$131	\$451	242.9%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$3,447	\$2,939	-14.8%	
Deposits	\$2,845	\$2,482	-12.8%	
Total other borrowings	\$576	\$418	-27.6%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$141	\$128	-8.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	4.4%	4.1%	--	
Tier 1 risk based capital ratio	7.0%	6.8%	--	
Total risk based capital ratio	8.4%	8.1%	--	
Return on equity <sup>1</sup>	-21.9%	-19.8%	--	
Return on assets <sup>1</sup>	-0.9%	-0.8%	--	
Net interest margin <sup>1</sup>	3.1%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.1%	45.3%	--	
Loss provision to net charge-offs (qtr)	107.6%	53.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.7%	2.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	29.4%	31.3%	3.4%	0.8%
Closed-end 1-4 family residential	8.9%	7.1%	0.5%	0.2%
Home equity	2.9%	3.4%	0.1%	0.1%
Credit card	5.9%	0.9%	1.5%	1.7%
Other consumer	8.2%	11.2%	0.0%	0.0%
Commercial & Industrial	12.0%	22.7%	1.8%	10.8%
Commercial real estate	14.2%	19.0%	0.2%	0.7%
Total loans	11.7%	12.4%	0.8%	0.8%