

LITTLE BANK INC

	CPP Disbursement Date 12/23/2008	Cert 34934	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$304	\$299	-1.4%	
Loans	\$229	\$203	-11.5%	
Construction & development	\$51	\$42	-18.3%	
Closed-end 1-4 family residential	\$37	\$35	-4.5%	
Home equity	\$26	\$23	-10.5%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-10.5%	
Commercial & Industrial	\$23	\$18	-19.2%	
Commercial real estate	\$80	\$74	-8.2%	
Unused commitments	\$32	\$30	-7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$33	300.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$45	11.9%	
Cash & balances due	\$17	\$9	-48.4%	
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	\$272	\$267	-1.8%	
Deposits	\$248	\$238	-3.8%	
Total other borrowings	\$23	\$28	21.7%	
FHLB advances	\$23	\$28	21.7%	
Equity				
Equity capital at quarter end	\$32	\$33	1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	11.1%	--	
Tier 1 risk based capital ratio	13.4%	15.4%	--	
Total risk based capital ratio	14.7%	16.6%	--	
Return on equity ¹	4.8%	6.4%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	3.4%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	178.0%	101.8%	--	
Loss provision to net charge-offs (qtr)	248.6%	43.4%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	4.0%	8.0%	0.2%	1.3%
Closed-end 1-4 family residential	0.5%	0.0%	0.0%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.0%	0.3%	0.2%
Commercial & Industrial	0.0%	0.5%	0.1%	0.9%
Commercial real estate	0.0%	0.5%	0.0%	0.1%
Total loans	1.0%	1.9%	0.1%	0.4%