

MS FINANCIAL, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3536498	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$448	\$350	-21.9%		
Loans	\$394	\$279	-29.3%		
Construction & development	\$2	\$1	-10.3%		
Closed-end 1-4 family residential	\$1	\$0	-18.2%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$3	\$3	10.5%		
Commercial & Industrial	\$256	\$175	-31.7%		
Commercial real estate	\$4	\$4	1.8%		
Unused commitments	\$4	\$5	10.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0	0.0%		
Cash & balances due	\$45	\$58	30.3%		
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	\$406	\$303	-25.4%		
Deposits	\$388	\$292	-24.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$42	\$47	11.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.7%	--		
Tier 1 risk based capital ratio	10.2%	16.2%	--		
Total risk based capital ratio	11.5%	17.4%	--		
Return on equity ¹	-34.2%	4.7%	--		
Return on assets ¹	-3.4%	0.5%	--		
Net interest margin ¹	7.0%	4.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1406.7%	182.1%	--		
Loss provision to net charge-offs (qtr)	205.0%	-226.0%	--		
Net charge-offs to average loans and leases ¹	4.7%	0.8%	--		
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	0.0%	0.0%	2.0%	0.1%	--
Commercial & Industrial	0.3%	2.5%	1.3%	0.2%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.2%	1.8%	1.2%	0.4%	--