

AMERICAN PREMIER BANCORP

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 3175600	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$81	\$105	29.2%	
Loans	\$69	\$75	8.0%	
<i>Construction & development</i>	\$9	\$5	-43.7%	
<i>Closed-end 1-4 family residential</i>	\$3	\$4	29.3%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial & Industrial</i>	\$4	\$4	-0.8%	
<i>Commercial real estate</i>	\$51	\$58	15.3%	
Unused commitments	\$6	\$6	-8.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$7	115.8%	
Cash & balances due	\$3	\$2	-31.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$70	\$90	28.2%	
Deposits	\$70	\$89	28.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$15	35.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	14.2%	15.2%	--	
Tier 1 risk based capital ratio	15.8%	19.1%	--	
Total risk based capital ratio	17.0%	20.4%	--	
Return on equity ¹	-5.0%	-4.2%	--	
Return on assets ¹	-0.7%	-0.6%	--	
Net interest margin ¹	2.2%	2.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	177.4%	65.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	11.8%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	4.1%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.6%	0.0%	0.0%
<i>Total loans</i>	0.7%	2.5%	0.0%	0.0%