

DIAMOND BANCORP, INC

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2294812	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$754	\$810	7.6%	
Loans	\$639	\$683	6.9%	
<i>Construction & development</i>	\$118	\$107	-8.5%	
<i>Closed-end 1-4 family residential</i>	\$111	\$116	4.6%	
<i>Home equity</i>	\$20	\$28	40.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$9	-2.2%	
<i>Commercial & Industrial</i>	\$143	\$145	1.1%	
<i>Commercial real estate</i>	\$196	\$224	14.5%	
Unused commitments	\$141	\$115	-18.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-4.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$63	\$58	-8.1%	
Cash & balances due	\$22	\$28	29.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$10		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$10		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$688	\$727	5.8%	
Deposits	\$563	\$595	5.8%	
Total other borrowings	\$122	\$129	5.7%	
FHLB advances	\$115	\$122	5.7%	
Equity				
Equity capital at quarter end	\$66	\$83	26.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$17	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	10.6%	--	
Tier 1 risk based capital ratio	10.0%	11.7%	--	
Total risk based capital ratio	11.2%	13.0%	--	
Return on equity ¹	-30.8%	-0.6%	--	
Return on assets ¹	-2.9%	-0.1%	--	
Net interest margin ¹	3.2%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	198.0%	29.1%	--	
Loss provision to net charge-offs (qtr)	128.3%	130.4%	--	
Net charge-offs to average loans and leases ¹	4.1%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.7%	21.0%	5.1%	0.7%
<i>Closed-end 1-4 family residential</i>	2.3%	6.7%	0.0%	0.3%
<i>Home equity</i>	0.5%	2.2%	0.5%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.1%	1.5%	0.8%	1.1%
<i>Commercial & Industrial</i>	0.5%	0.3%	0.2%	0.3%
<i>Commercial real estate</i>	0.0%	3.6%	0.0%	0.4%
<i>Total loans</i>	0.7%	6.3%	1.0%	0.4%