

FEDERAL TRUST BANK

	CPP Disbursement Date 06/26/2009	Cert 32580	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$585	\$562	-3.9%	
Loans	\$467	\$266	-43.1%	
<i>Construction & development</i>	\$77	\$31	-59.3%	
<i>Closed-end 1-4 family residential</i>	\$303	\$180	-40.5%	
<i>Home equity</i>	\$11	\$9	-22.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-7.8%	
<i>Commercial & Industrial</i>	\$28	\$17	-40.3%	
<i>Commercial real estate</i>	\$34	\$19	-43.9%	
Unused commitments	\$16	\$6	-60.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$11	-44.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$45	\$48	6.8%	
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	\$582	\$357	-38.6%	
Deposits	\$414	\$277	-33.1%	
Total other borrowings	\$162	\$78	-51.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$3	\$205	6153.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	0.9%	8.3%	--	
Tier 1 risk based capital ratio	1.3%	13.3%	--	
Total risk based capital ratio	2.6%	13.3%	--	
Return on equity ¹	-644.4%	-7.4%	--	
Return on assets ¹	-10.4%	-2.5%	--	
Net interest margin ¹	0.7%	1.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.4%	0.0%	--	
Loss provision to net charge-offs (qtr)	200.9%	0.0%	--	
Net charge-offs to average loans and leases ¹	4.6%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	29.3%	41.5%	4.3%	0.0%
<i>Closed-end 1-4 family residential</i>	7.6%	12.3%	0.2%	0.0%
<i>Home equity</i>	0.4%	2.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.5%	0.0%
<i>Commercial & Industrial</i>	10.4%	35.3%	-0.2%	0.0%
<i>Commercial real estate</i>	14.4%	3.2%	4.1%	0.0%
<i>Total loans</i>	11.4%	16.1%	1.2%	0.0%