

FINANCIAL SERVICES OF WINGER, INC.

| | CPP Disbursement Date 07/31/2009 | RSSD (Holding Company) 1127276 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$90 | \$93 | 4.0% | |
| Loans | \$85 | \$88 | 3.6% | |
| Construction & development | \$5 | \$4 | -18.8% | |
| Closed-end 1-4 family residential | \$5 | \$6 | 9.4% | |
| Home equity | \$0 | \$0 | | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$2 | \$2 | 4.0% | |
| Commercial & Industrial | \$18 | \$18 | -0.2% | |
| Commercial real estate | \$11 | \$10 | -11.4% | |
| Unused commitments | \$9 | \$14 | 57.3% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$0 | \$0 | -11.8% | |
| Cash & balances due | \$3 | \$2 | -10.5% | |
| 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 | \$82 | \$84 | 2.0% | |
| Deposits | \$79 | \$84 | 6.0% | |
| Total other borrowings | \$3 | \$0 | -100.0% | |
| FHLB advances | \$3 | \$0 | -100.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$7 | \$9 | 25.9% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$2 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 8.5% | 10.1% | -- | |
| Tier 1 risk based capital ratio | 9.6% | 11.5% | -- | |
| Total risk based capital ratio | 10.8% | 12.8% | -- | |
| Return on equity ¹ | 22.6% | 27.4% | -- | |
| Return on assets ¹ | 1.9% | 2.8% | -- | |
| Net interest margin ¹ | 4.9% | 5.5% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 84.4% | 115.7% | -- | |
| Loss provision to net charge-offs (qtr) | 188.9% | 75.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.5% | 0.9% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| Construction & development | 17.3% | 7.2% | 2.6% | 5.6% |
| Closed-end 1-4 family residential | 2.0% | 4.4% | 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 | 0.6% | 0.2% | 0.0% | 0.0% |
| Commercial & Industrial | 0.2% | 0.8% | 0.0% | 0.0% |
| Commercial real estate | 3.0% | 4.4% | 0.0% | 0.0% |
| Total loans | 1.6% | 1.3% | 0.2% | 0.2% |