

FIRST STATE BANK OF MOBEETIE

	CPP Disbursement Date 02/27/2009	Cert 17909	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$84	\$81	-3.3%	
Loans	\$15	\$16	4.9%	
<i>Construction & development</i>	\$0	\$0		
<i>Closed-end 1-4 family residential</i>	\$2	\$2	-7.1%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	13.8%	
<i>Commercial & Industrial</i>	\$4	\$4	-3.4%	
<i>Commercial real estate</i>	\$3	\$3	-11.2%	
Unused commitments	\$4	\$3	-16.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$18	18.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$28	2.9%	
Cash & balances due	\$19	\$8	-59.4%	
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	\$80	\$75	-5.9%	
Deposits	\$79	\$75	-6.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5	\$7	41.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	6.4%	7.9%	--	
Tier 1 risk based capital ratio	16.8%	22.5%	--	
Total risk based capital ratio	17.8%	23.5%	--	
Return on equity ¹	14.6%	5.3%	--	
Return on assets ¹	0.9%	0.5%	--	
Net interest margin ¹	2.9%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	272.9%	49.0%	--	
Loss provision to net charge-offs (qtr)	55.6%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	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%	0.0%	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>	0.5%	0.6%	0.3%	0.1%
<i>Commercial & Industrial</i>	2.0%	12.4%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.5%	0.0%	0.0%
<i>Total loans</i>	0.6%	3.4%	0.1%	0.0%