

FLUSHING SAVINGS BANK FSB

	CPP Disbursement Date 12/19/2008	Cert 16049	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,948	\$4,143	4.9%	
Loans	\$2,972	\$3,220	8.4%	
<i>Construction & development</i>	\$103	\$97	-6.0%	
<i>Closed-end 1-4 family residential</i>	\$939	\$937	-0.2%	
<i>Home equity</i>	\$67	\$73	8.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	119.9%	
<i>Commercial & Industrial</i>	\$100	\$152	51.1%	
<i>Commercial real estate</i>	\$754	\$791	5.0%	
Unused commitments	\$161	\$111	-30.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$674	\$648	-3.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$28	\$25	-9.2%	
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	\$3,640	\$3,770	3.6%	
Deposits	\$2,490	\$2,711	8.9%	
Total other borrowings	\$1,105	\$1,025	-7.2%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$308	\$373	21.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.8%	--	
Tier 1 risk based capital ratio	12.6%	12.8%	--	
Total risk based capital ratio	13.0%	13.5%	--	
Return on equity ¹	7.4%	7.5%	--	
Return on assets ¹	0.5%	0.7%	--	
Net interest margin ¹	2.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.6%	24.4%	--	
Loss provision to net charge-offs (qtr)	388.3%	153.7%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.3%	1.7%	0.0%	0.7%
<i>Closed-end 1-4 family residential</i>	1.3%	3.1%	0.0%	0.0%
<i>Home equity</i>	1.2%	3.4%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.7%	0.0%	0.0%	1.1%
<i>Commercial & Industrial</i>	3.0%	2.4%	0.4%	0.8%
<i>Commercial real estate</i>	1.0%	2.4%	0.0%	0.1%
<i>Total loans</i>	1.3%	2.6%	0.0%	0.1%