

MCLEOD BANCSHARES, INC.

	CPP Disbursement Date 11/20/2009	RSSD (Holding Company) 1127324	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$348	\$363	4.4%	
Loans	\$142	\$131	-7.9%	
<i>Construction & development</i>	\$18	\$3	-83.2%	
<i>Closed-end 1-4 family residential</i>	\$28	\$30	4.8%	
<i>Home equity</i>	\$15	\$14	-8.2%	
<i>Credit card</i>	\$1	\$0	-100.0%	
<i>Other consumer</i>	\$6	\$5	-21.2%	
<i>Commercial & Industrial</i>	\$22	\$24	6.5%	
<i>Commercial real estate</i>	\$33	\$35	6.0%	
Unused commitments	\$26	\$17	-35.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	13.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$147	\$172	16.8%	
Cash & balances due	\$21	\$17	-19.1%	
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	\$305	\$319	4.5%	
Deposits	\$232	\$246	5.9%	
Total other borrowings	\$72	\$72	0.0%	
FHLB advances	\$72	\$72	0.0%	
Equity				
Equity capital at quarter end	\$43	\$44	3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.5%	12.1%	--	
Tier 1 risk based capital ratio	20.4%	21.4%	--	
Total risk based capital ratio	21.6%	22.6%	--	
Return on equity ¹	24.1%	-0.5%	--	
Return on assets ¹	2.9%	-0.1%	--	
Net interest margin ¹	2.8%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	17.2%	127.8%	--	
Loss provision to net charge-offs (qtr)	52.6%	116.5%	--	
Net charge-offs to average loans and leases ¹	0.8%	4.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	42.7%	11.5%	0.0%	33.2%
<i>Closed-end 1-4 family residential</i>	17.0%	3.8%	0.1%	0.8%
<i>Home equity</i>	2.8%	0.1%	0.8%	0.1%
<i>Credit card</i>	2.4%	0.0%	1.7%	0.0%
<i>Other consumer</i>	1.3%	0.2%	0.6%	0.7%
<i>Commercial & Industrial</i>	2.8%	0.6%	0.4%	0.3%
<i>Commercial real estate</i>	3.6%	0.4%	0.1%	0.2%
<i>Total loans</i>	10.9%	1.5%	0.2%	1.1%