

MONEYTREE CORPORATION

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3387832	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$437	\$415	-4.8%	
Loans	\$293	\$262	-10.4%	
<i>Construction & development</i>	\$50	\$43	-13.3%	
<i>Closed-end 1-4 family residential</i>	\$54	\$51	-5.1%	
<i>Home equity</i>	\$37	\$33	-10.1%	
<i>Credit card</i>	\$1	\$1	-6.8%	
<i>Other consumer</i>	\$7	\$6	-22.9%	
<i>Commercial & Industrial</i>	\$42	\$36	-13.9%	
<i>Commercial real estate</i>	\$86	\$76	-11.3%	
Unused commitments	\$48	\$36	-24.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$30	515.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$48	\$77	61.0%	
Cash & balances due	\$62	\$14	-76.7%	
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	\$401	\$380	-5.4%	
Deposits	\$372	\$364	-2.4%	
Total other borrowings	\$27	\$15	-44.6%	
FHLB advances	\$27	\$15	-44.4%	
Equity				
Equity capital at quarter end	\$35	\$36	1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.3%	--	
Tier 1 risk based capital ratio	11.0%	11.9%	--	
Total risk based capital ratio	12.3%	13.1%	--	
Return on equity ¹	-6.3%	-12.5%	--	
Return on assets ¹	-0.5%	-1.1%	--	
Net interest margin ¹	2.7%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.0%	115.0%	--	
Loss provision to net charge-offs (qtr)	133.5%	159.1%	--	
Net charge-offs to average loans and leases ¹	1.1%	2.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	7.3%	10.7%	1.5%	0.0%
<i>Closed-end 1-4 family residential</i>	0.8%	0.7%	0.2%	1.5%
<i>Home equity</i>	0.0%	0.6%	0.0%	0.3%
<i>Credit card</i>	0.0%	0.0%	3.1%	0.8%
<i>Other consumer</i>	0.0%	0.0%	1.2%	1.3%
<i>Commercial & Industrial</i>	0.8%	0.0%	0.1%	0.9%
<i>Commercial real estate</i>	0.1%	0.3%	0.1%	0.7%
<i>Total loans</i>	1.5%	2.1%	0.4%	0.7%