

MONUMENT BANK

	CPP Disbursement Date 01/30/2009	Cert 57942	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$182	\$247	35.9%	
Loans	\$149	\$179	20.6%	
Construction & development	\$25	\$26	3.7%	
Closed-end 1-4 family residential	\$22	\$30	33.7%	
Home equity	\$25	\$30	19.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	257.7%	
Commercial & Industrial	\$14	\$19	32.5%	
Commercial real estate	\$58	\$68	16.0%	
Unused commitments	\$33	\$36	9.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$19	353.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$15	63.1%	
Cash & balances due	\$2	\$26	1142.5%	
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	\$164	\$221	35.2%	
Deposits	\$142	\$176	23.9%	
Total other borrowings	\$20	\$44	115.2%	
FHLB advances	\$15	\$20	35.1%	
Equity				
Equity capital at quarter end	\$18	\$26	41.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	11.1%	--	
Tier 1 risk based capital ratio	11.3%	14.0%	--	
Total risk based capital ratio	12.2%	15.1%	--	
Return on equity ¹	37.4%	5.2%	--	
Return on assets ¹	3.6%	0.5%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	169.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	253.1%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.5%	0.0%	0.5%
Closed-end 1-4 family residential	0.0%	3.1%	0.0%	0.5%
Home equity	0.0%	0.8%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	-0.2%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.0%	0.7%	0.0%	0.1%