

**NEWTON COUNTY L&S FSB**

	CPP Disbursement Date 07/10/2009	Cert 27840	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$7	\$14	112.6%	
Loans	\$5	\$2	-62.6%	
<i>Construction &amp; development</i>	\$0	\$0	-60.0%	
<i>Closed-end 1-4 family residential</i>	\$5	\$2	-62.8%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial &amp; Industrial</i>	\$0	\$0		
<i>Commercial real estate</i>	\$0	\$0		
Unused commitments	\$0	\$0		
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$5		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$1	\$0	-52.4%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$6	\$6	1.3%	
Deposits	\$5	\$4	-14.9%	
Total other borrowings	\$1	\$1	0.0%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$1	\$8	1029.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.8%	56.0%	--	
Tier 1 risk based capital ratio	14.9%	186.9%	--	
Total risk based capital ratio	16.3%	188.1%	--	
Return on equity <sup>1</sup>	-151.9%	-0.3%	--	
Return on assets <sup>1</sup>	-19.8%	-0.2%	--	
Net interest margin <sup>1</sup>	2.4%	1.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.3%	9.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	45.7%	70.1%	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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	45.3%	69.2%	0.0%	0.0%