

PULASKI BANK

	CPP Disbursement Date 01/16/2009	Cert 30284	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,361	\$1,433	5.2%	
Loans	\$1,233	\$1,292	4.8%	
Construction & development	\$178	\$131	-26.4%	
Closed-end 1-4 family residential	\$427	\$470	10.0%	
Home equity	\$231	\$225	-2.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$3	-43.9%	
Commercial & Industrial	\$153	\$156	1.8%	
Commercial real estate	\$206	\$263	27.9%	
Unused commitments	\$522	\$395	-24.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$27	-0.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$23	\$18	-23.6%	
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	\$1,253	\$1,298	3.6%	
Deposits	\$1,005	\$1,159	15.3%	
Total other borrowings	\$240	\$130	-45.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$108	\$134	24.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	9.1%	--	
Tier 1 risk based capital ratio	9.1%	10.9%	--	
Total risk based capital ratio	10.3%	12.1%	--	
Return on equity ¹	3.5%	3.8%	--	
Return on assets ¹	0.3%	0.4%	--	
Net interest margin ¹	3.1%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.7%	31.1%	--	
Loss provision to net charge-offs (qtr)	129.1%	74.7%	--	
Net charge-offs to average loans and leases ¹	1.2%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.1%	4.7%	0.0%	0.5%
Closed-end 1-4 family residential	4.2%	5.8%	0.4%	0.6%
Home equity	1.9%	1.6%	0.3%	0.9%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.0%	4.0%	0.6%	1.6%
Commercial & Industrial	2.6%	1.4%	0.2%	1.3%
Commercial real estate	3.9%	2.1%	0.6%	0.0%
Total loans	3.0%	3.6%	0.3%	0.6%