

STEELE STREET BANK CORPORATION

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 3178414	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$273	\$319	16.5%	
Loans	\$212	\$216	1.7%	
Construction & development	\$43	\$13	-70.5%	
Closed-end 1-4 family residential	\$44	\$65	49.4%	
Home equity	\$2	\$3	25.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-2.2%	
Commercial & Industrial	\$56	\$35	-37.3%	
Commercial real estate	\$49	\$85	72.0%	
Unused commitments	\$52	\$34	-35.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$36	26.5%	
Cash & balances due	\$24	\$60	147.8%	
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	\$251	\$287	14.5%	
Deposits	\$237	\$274	15.5%	
Total other borrowings	\$13	\$13	0.0%	
FHLB advances	\$13	\$13	0.0%	
Equity				
Equity capital at quarter end	\$23	\$32	38.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	10.0%	--	
Tier 1 risk based capital ratio	10.2%	14.9%	--	
Total risk based capital ratio	11.2%	16.1%	--	
Return on equity ¹	-7.2%	10.3%	--	
Return on assets ¹	-0.6%	1.0%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.7%	0.0%	--	
Loss provision to net charge-offs (qtr)	111.1%	-18600.0%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	8.6%	0.0%	1.2%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.3%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.8%	0.0%	0.2%	0.0%