

**CPP ANNUAL USE OF CAPITAL SURVEY - 2011**



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Dickinson Financial Corporation II

|                                |                  |  |             |
|--------------------------------|------------------|--|-------------|
| Point of Contact:              | Paul Holewinski  | RSSD: (For Bank Holding Companies)                     | 2107707     |
| UST Sequence Number:           | 441              | Docket Number: (For Thrift Holding Companies)          |             |
| CPP/CDCI Funds Received:       | 146,053,000      | FDIC Certificate Number: (For Depository Institutions) |             |
| CPP/CDCI Funds Repaid to Date: |                  | Credit Union Charter Number: (For Credit Unions)       |             |
| Date Funded (first funding):   | January 16, 2009 | City:  | Kansas City |
| Date Repaid <sup>1</sup> :     | N/A              | State:   | Missouri    |

<sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

*American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.*

**What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).**

**Increase lending or reduce lending less than otherwise would have occurred.**

The increased financial stability provided by the TARP investment has enabled our company to renew loans to credit worthy retail and commercial customers.

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**To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).**

**Increase securities purchased (ABS, MBS, etc.).**

Investment securities of \$462 million were purchased in 2011, including \$400 million of MBS bonds, with capital support provided by TARP.

**Make other investments.**

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**Increase reserves for non-performing assets.**

Reserves for non-performing loans and ORE were increased in 2011 as asset valuations continued to decline.

**Reduce borrowings.**

**Increase charge-offs.**

The additional capital provided by the TARP investment enhances our ability to reduce non-performing assets, which often includes recording losses.

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Purchase another financial institution or purchase assets from another financial institution.

Held as non-leveraged increase to total capital.

The TARP investment has bolstered our company's capital ratios throughout 2011 which benefits many aspects of our business.

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**What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?**

The additional capital from the TARP investment has kept us from reducing the size of our company, which keeps people employed and maintains customer relationships.

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**What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?**

The TARP investment has allowed our company the time to execute a structured plan to reduce non-performing assets and improve financial performance, while serving our loan and deposit customers and providing stable employment for our work force.

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**Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.**

This area is a large, empty rectangular box intended for the respondent to provide a detailed description of any other actions undertaken with the capital infusion of CPP/CDCI funds. The box is currently blank.