

**MANHATTAN BANCSHARES, INC.**

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 1206603	Number of Insured Depository Institutions 1
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev
<b>Assets</b>	\$132	\$131	-0.1%
Loans	\$85	\$82	-3.1%
<i>Construction &amp; development</i>	\$19	\$17	-10.5%
<i>Closed-end 1-4 family residential</i>	\$30	\$29	-3.5%
<i>Home equity</i>	\$5	\$5	2.3%
<i>Credit card</i>	\$0	\$0	
<i>Other consumer</i>	\$3	\$2	-26.0%
<i>Commercial &amp; Industrial</i>	\$4	\$3	-22.4%
<i>Commercial real estate</i>	\$14	\$15	6.7%
Unused commitments	\$10	\$6	-44.7%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-29.0%
Asset-backed securities	\$0	\$0	
Other securities	\$26	\$24	-8.8%
Cash & balances due	\$15	\$20	37.0%
<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>	\$117	\$117	-0.1%
Deposits	\$117	\$116	-0.4%
Total other borrowings	\$0	\$0	2070.6%
FHLB advances	\$0	\$0	
<b>Equity</b>			
Equity capital at quarter end	\$14	\$14	0.3%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA
<b>Performance Ratios</b>			
Tier 1 leverage ratio	10.3%	10.4%	--
Tier 1 risk based capital ratio	15.9%	17.5%	--
Total risk based capital ratio	17.2%	18.7%	--
Return on equity <sup>1</sup>	-1.6%	2.3%	--
Return on assets <sup>1</sup>	-0.2%	0.2%	--
Net interest margin <sup>1</sup>	3.9%	4.1%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.2%	33.7%	--
Loss provision to net charge-offs (qtr)	2250.0%	42.0%	--
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	3.1%	--
<sup>1</sup> Quarterly, annualized.			
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>	<b>Gross Charge-Offs</b>	
	<b>2009</b>	<b>2010</b>	<b>2009</b>
<i>Construction &amp; development</i>	18.7%	23.3%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	1.4%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.1%	0.0%
<i>Commercial &amp; Industrial</i>	3.3%	5.3%	0.2%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%
<i>Total loans</i>	4.4%	5.5%	0.8%