

PULASKI BANK

	CPP Disbursement Date 01/16/2009	Cert 30284	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,433	\$1,467	2.4%	
Loans	\$1,292	\$1,310	1.4%	
Construction & development	\$131	\$85	-35.2%	
Closed-end 1-4 family residential	\$470	\$562	19.4%	
Home equity	\$225	\$196	-13.1%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-11.2%	
Commercial & Industrial	\$156	\$140	-10.1%	
Commercial real estate	\$263	\$282	7.2%	
Unused commitments	\$395	\$308	-22.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$16	-40.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$18	\$15	-14.6%	
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	\$1,298	\$1,330	2.5%	
Deposits	\$1,159	\$1,155	-0.3%	
Total other borrowings	\$130	\$164	25.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$134	\$136	1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.0%	--	
Tier 1 risk based capital ratio	10.9%	11.1%	--	
Total risk based capital ratio	12.1%	12.4%	--	
Return on equity ¹	3.8%	9.4%	--	
Return on assets ¹	0.4%	0.9%	--	
Net interest margin ¹	3.6%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.1%	33.2%	--	
Loss provision to net charge-offs (qtr)	74.7%	108.5%	--	
Net charge-offs to average loans and leases ¹	2.6%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	4.7%	11.7%	0.5%	-0.1%
Closed-end 1-4 family residential	5.8%	6.0%	0.6%	0.2%
Home equity	1.6%	1.7%	0.9%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	4.0%	3.1%	1.6%	6.8%
Commercial & Industrial	1.4%	0.7%	1.3%	0.5%
Commercial real estate	2.1%	2.8%	0.0%	0.3%
Total loans	3.6%	4.4%	0.6%	0.3%