

BANCSTAR, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1097445	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$97	\$98	0.9%	
Loans	\$67	\$68	1.9%	
<i>Construction & development</i>	\$1	\$2	84.5%	
<i>Closed-end 1-4 family residential</i>	\$28	\$27	-4.3%	
<i>Home equity</i>	\$0	\$1	21.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$4	26.0%	
<i>Commercial & Industrial</i>	\$4	\$4	0.1%	
<i>Commercial real estate</i>	\$8	\$7	-15.7%	
Unused commitments	\$12	\$14	12.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	15.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$14	-8.1%	
Cash & balances due	\$9	\$9	1.1%	
Residential mortgage originations				
<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		
Liabilities	\$89	\$90	0.8%	
Deposits	\$88	\$89	0.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$8	\$8	1.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.5%	--	
Tier 1 risk based capital ratio	13.9%	13.7%	--	
Total risk based capital ratio	15.2%	15.0%	--	
Return on equity ¹	9.8%	12.3%	--	
Return on assets ¹	0.8%	1.0%	--	
Net interest margin ¹	4.7%	4.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	645.4%	1088.3%	--	
Loss provision to net charge-offs (qtr)	250.0%	-37.3%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.2%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	0.4%	0.0%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.1%	0.5%	0.4%
<i>Commercial & Industrial</i>	0.1%	0.0%	0.0%	0.1%
<i>Commercial real estate</i>	0.2%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.2%	0.0%	0.1%