

**BROGAN BANKSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1202744	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$88	\$90	1.5%	
Loans	\$75	\$71	-4.9%	
Construction & development	\$10	\$7	-23.5%	
Closed-end 1-4 family residential	\$14	\$15	8.4%	
Home equity	\$2	\$2	-20.7%	
Credit card	\$0	\$0	-1.6%	
Other consumer	\$0	\$1	69.6%	
Commercial & Industrial	\$17	\$15	-12.0%	
Commercial real estate	\$30	\$30	-1.0%	
Unused commitments	\$8	\$7	-6.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$4	166.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$9	\$12	29.8%	
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		
<b>Liabilities</b>	\$80	\$81	1.7%	
Deposits	\$70	\$76	9.0%	
Total other borrowings	\$10	\$5	-50.3%	
FHLB advances	\$5	\$4	-29.8%	
<b>Equity</b>				
Equity capital at quarter end	\$8	\$8	-1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.9%	9.5%	--	
Tier 1 risk based capital ratio	11.8%	12.1%	--	
Total risk based capital ratio	13.0%	13.4%	--	
Return on equity <sup>1</sup>	-6.9%	-17.8%	--	
Return on assets <sup>1</sup>	-0.7%	-1.7%	--	
Net interest margin <sup>1</sup>	3.5%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	28.0%	28.1%	--	
Loss provision to net charge-offs (qtr)	1662.5%	51.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	3.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	16.0%	9.6%	0.0%	0.0%
Closed-end 1-4 family residential	6.5%	3.0%	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	21.0%	0.0%	0.2%	0.0%
Commercial & Industrial	8.3%	16.2%	0.0%	1.8%
Commercial real estate	14.8%	10.2%	0.0%	1.2%
Total loans	11.3%	9.4%	0.0%	0.9%