

**BUSINESS BANCSHARES, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3189728	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>	\$513	\$519	1.1%	
<b>Loans</b>	\$390	\$412	5.8%	
<i>Construction &amp; development</i>	\$35	\$45	27.4%	
<i>Closed-end 1-4 family residential</i>	\$33	\$29	-12.3%	
<i>Home equity</i>	\$12	\$18	57.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-73.6%	
<i>Commercial &amp; Industrial</i>	\$76	\$101	33.3%	
<i>Commercial real estate</i>	\$199	\$189	-5.1%	
Unused commitments	\$87	\$83	-4.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$39	38.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$15	37.4%	
Cash & balances due	\$68	\$34	-49.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$18	\$11	-38.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$18	\$9	-51.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$457	\$458	0.1%	
Deposits	\$443	\$441	-0.5%	
Total other borrowings	\$10	\$13	24.1%	
FHLB advances	\$10	\$5	-50.0%	
<b>Equity</b>				
Equity capital at quarter end	\$56	\$61	9.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.5%	12.0%	--	
Tier 1 risk based capital ratio	13.1%	13.6%	--	
Total risk based capital ratio	14.4%	14.8%	--	
Return on equity <sup>1</sup>	8.2%	7.7%	--	
Return on assets <sup>1</sup>	0.9%	0.8%	--	
Net interest margin <sup>1</sup>	3.5%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	209.2%	104.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	-0.8%	--	
<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>
<i>Construction &amp; development</i>	6.0%	3.1%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	2.5%	0.4%	0.0%	0.0%
<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>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.3%	0.1%	0.0%	0.0%
<i>Commercial real estate</i>	0.4%	3.7%	0.0%	0.2%
<i>Total loans</i>	1.2%	2.2%	0.0%	0.1%