

DESOTO COUNTY BANK

	CPP Disbursement Date 02/13/2009	Cert 58154	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$76	\$77	1.9%	
Loans	\$56	\$61	8.1%	
<i>Construction & development</i>	\$9	\$12	31.4%	
<i>Closed-end 1-4 family residential</i>	\$22	\$20	-11.0%	
<i>Home equity</i>	\$3	\$3	-8.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-24.1%	
<i>Commercial & Industrial</i>	\$10	\$9	-4.7%	
<i>Commercial real estate</i>	\$9	\$14	65.8%	
Unused commitments	\$10	\$10	6.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-23.5%	
Asset-backed securities	\$0	\$0	-8.4%	
Other securities	\$6	\$5	-14.5%	
Cash & balances due	\$3	\$2	-15.9%	
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	\$65	\$69	5.3%	
Deposits	\$62	\$66	6.1%	
Total other borrowings	\$3	\$3	-10.4%	
FHLB advances	\$2	\$3	25.0%	
Equity				
Equity capital at quarter end	\$11	\$9	-18.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	14.3%	11.4%	--	
Tier 1 risk based capital ratio	19.2%	14.2%	--	
Total risk based capital ratio	20.5%	15.4%	--	
Return on equity ¹	1.2%	-4.8%	--	
Return on assets ¹	0.2%	-0.5%	--	
Net interest margin ¹	4.7%	4.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	320.6%	82.9%	--	
Loss provision to net charge-offs (qtr)	55.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	3.9%	0.2%	0.0%
<i>Closed-end 1-4 family residential</i>	0.9%	1.5%	0.2%	0.0%
<i>Home equity</i>	0.0%	2.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	1.8%	3.8%	1.3%	1.3%
<i>Commercial real estate</i>	0.0%	1.0%	0.0%	0.0%
<i>Total loans</i>	0.7%	2.1%	0.3%	0.2%