

**FRB BANCSHARES, INC.**

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3559198	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>	\$167	\$197	18.1%	
Loans	\$91	\$98	7.6%	
Construction & development	\$6	\$5	-24.6%	
Closed-end 1-4 family residential	\$29	\$27	-8.1%	
Home equity	\$1	\$6	580.8%	
Credit card	\$0	\$0		
Other consumer	\$14	\$10	-28.3%	
Commercial & Industrial	\$8	\$16	107.2%	
Commercial real estate	\$27	\$30	12.6%	
Unused commitments	\$25	\$34	35.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$54	\$65	19.9%	
Asset-backed securities	\$0	\$0	-16.1%	
Other securities	\$11	\$21	87.1%	
Cash & balances due	\$2	\$4	107.4%	
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>	\$151	\$182	21.1%	
Deposits	\$125	\$154	23.8%	
Total other borrowings	\$26	\$28	8.1%	
FHLB advances	\$24	\$28	15.8%	
<b>Equity</b>				
Equity capital at quarter end	\$16	\$15	-9.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	8.7%	--	
Tier 1 risk based capital ratio	17.0%	15.7%	--	
Total risk based capital ratio	18.1%	16.6%	--	
Return on equity <sup>1</sup>	8.9%	10.5%	--	
Return on assets <sup>1</sup>	0.9%	0.8%	--	
Net interest margin <sup>1</sup>	4.3%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	126.5%	32.2%	--	
Loss provision to net charge-offs (qtr)	103.3%	12.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.2%	--	
<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	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	1.4%	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	0.0%	18.0%	0.0%	0.5%
Commercial & Industrial	4.1%	1.5%	0.5%	0.0%
Commercial real estate	1.6%	2.1%	0.0%	0.0%
Total loans	0.8%	3.2%	0.0%	0.1%