

MAGNOLIA STATE CORPORATION, THE

	CPP Disbursement Date 09/29/2010	RSSD (Holding Company) 1084016	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$285	\$297	4.1%	
Loans	\$220	\$221	0.3%	
Construction & development	\$31	\$33	7.1%	
Closed-end 1-4 family residential	\$72	\$71	-1.4%	
Home equity	\$3	\$4	29.9%	
Credit card	\$1	\$1	-3.1%	
Other consumer	\$8	\$9	8.5%	
Commercial & Industrial	\$24	\$23	-1.2%	
Commercial real estate	\$61	\$60	-1.8%	
Unused commitments	\$10	\$16	57.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$33	36.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$13	44.2%	
Cash & balances due	\$18	\$9	-47.8%	
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		
Liabilities	\$258	\$269	4.4%	
Deposits	\$256	\$267	4.4%	
Total other borrowings	\$0	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$27	\$28	1.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.2%	--	
Tier 1 risk based capital ratio	12.9%	13.2%	--	
Total risk based capital ratio	13.9%	14.1%	--	
Return on equity ¹	10.1%	12.3%	--	
Return on assets ¹	1.0%	1.2%	--	
Net interest margin ¹	5.4%	4.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	407.6%	570.4%	--	
Loss provision to net charge-offs (qtr)	333.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.1%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	0.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.8%	0.9%	0.0%	0.1%
Other consumer	0.2%	0.5%	0.1%	0.1%
Commercial & Industrial	0.2%	0.1%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.2%	0.2%	0.0%	0.0%