

PATRIOT BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3390430	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,204	\$1,274	5.8%	
Loans	\$865	\$848	-1.9%	
Construction & development	\$97	\$116	19.5%	
Closed-end 1-4 family residential	\$124	\$93	-25.1%	
Home equity	\$1	\$0	-89.4%	
Credit card	\$0	\$0	-100.0%	
Other consumer	\$3	\$2	-14.3%	
Commercial & Industrial	\$273	\$265	-3.1%	
Commercial real estate	\$338	\$341	0.9%	
Unused commitments	\$117	\$115	-1.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$236	\$353	49.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	-0.5%	
Cash & balances due	\$29	\$24	-17.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$138	\$79	-42.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$142	\$84	-40.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,072	\$1,138	6.2%	
Deposits	\$1,006	\$1,043	3.6%	
Total other borrowings	\$58	\$80	39.1%	
FHLB advances	\$58	\$80	39.1%	
Equity				
Equity capital at quarter end	\$132	\$135	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	10.6%	--	
Tier 1 risk based capital ratio	13.4%	14.4%	--	
Total risk based capital ratio	14.7%	15.6%	--	
Return on equity ¹	3.1%	6.0%	--	
Return on assets ¹	0.3%	0.6%	--	
Net interest margin ¹	2.9%	3.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	77.8%	68.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.1%	-0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	2.3%	1.7%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	4.7%	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%	4.2%	1.7%	0.2%
Commercial & Industrial	2.6%	0.8%	0.0%	0.1%
Commercial real estate	3.0%	0.7%	0.0%	0.0%
Total loans	2.3%	2.5%	0.0%	0.0%