

PATTERSON BANCSHARES, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	04/17/2009	3631469	1	
Selected balance and off-balance sheet items	2012	2013	%chg from prev	
	\$ millions	\$ millions		
Assets	\$211	\$211	-0.2%	
Loans	\$148	\$146	-1.2%	
Construction & development	\$4	\$3	-15.3%	
Closed-end 1-4 family residential	\$96	\$102	6.2%	
Home equity	\$1	\$1	38.7%	
Credit card	\$0	\$0		
Other consumer	\$4	\$4	8.3%	
Commercial & Industrial	\$22	\$16	-27.6%	
Commercial real estate	\$17	\$17	5.3%	
Unused commitments	\$14	\$11	-21.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$20	9.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$30	\$31	3.5%	
Cash & balances due	\$1	\$1	-49.0%	
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	\$189	\$190	0.2%	
Deposits	\$173	\$178	2.9%	
Total other borrowings	\$15	\$10	-33.3%	
FHLB advances	\$15	\$10	-33.3%	
Equity				
Equity capital at quarter end	\$22	\$21	-3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	10.0%	--	
Tier 1 risk based capital ratio	18.0%	19.1%	--	
Total risk based capital ratio	19.2%	20.3%	--	
Return on equity ¹	9.2%	7.3%	--	
Return on assets ¹	0.9%	0.7%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	66.3%	380.0%	--	
Loss provision to net charge-offs (qtr)	1500.0%	435.5%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	18.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.3%	0.4%	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%	0.0%	0.3%	0.4%
Commercial & Industrial	6.6%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.7%	0.3%	0.0%	0.0%