

PRAIRIE STAR BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1058624	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$80	\$79	-2.3%	
Loans	\$54	\$56	3.7%	
Construction & development	\$1	\$5	293.8%	
Closed-end 1-4 family residential	\$17	\$18	4.6%	
Home equity	\$1	\$1	-24.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	2.8%	
Commercial & Industrial	\$11	\$11	-2.3%	
Commercial real estate	\$17	\$16	-8.2%	
Unused commitments	\$6	\$7	4.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$8	10.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-75.7%	
Cash & balances due	\$4	\$3	-18.9%	
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	\$72	\$71	-2.3%	
Deposits	\$69	\$67	-2.4%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$8	\$8	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.7%	--	
Tier 1 risk based capital ratio	10.7%	11.3%	--	
Total risk based capital ratio	11.9%	12.6%	--	
Return on equity ¹	4.0%	0.1%	--	
Return on assets ¹	0.4%	0.0%	--	
Net interest margin ¹	4.3%	4.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	50.0%	69.7%	--	
Loss provision to net charge-offs (qtr)	-760.0%	33.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	58.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.9%	2.5%	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	1.9%	1.2%	0.0%	6.6%
Commercial & Industrial	1.9%	0.0%	0.0%	0.7%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	4.5%	2.5%	0.0%	0.2%