

PREMIER SERVICE BANK

	CPP Disbursement Date 02/20/2009	Cert 57059	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$132	\$131	-0.9%	
Loans	\$83	\$60	-27.5%	
<i>Construction & development</i>	\$7	\$2	-69.9%	
<i>Closed-end 1-4 family residential</i>	\$6	\$4	-34.0%	
<i>Home equity</i>	\$0	\$0	-100.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	11.5%	
<i>Commercial & Industrial</i>	\$10	\$9	-8.2%	
<i>Commercial real estate</i>	\$56	\$44	-22.8%	
Unused commitments	\$7	\$7	1.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-43.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$17	492.4%	
Cash & balances due	\$40	\$49	23.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$121	\$120	-0.7%	
Deposits	\$109	\$117	7.4%	
Total other borrowings	\$11	\$2	-81.8%	
FHLB advances	\$11	\$2	-81.8%	
Equity				
Equity capital at quarter end	\$11	\$10	-2.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.1%	--	
Tier 1 risk based capital ratio	12.1%	15.5%	--	
Total risk based capital ratio	13.4%	16.7%	--	
Return on equity ¹	13.1%	-8.6%	--	
Return on assets ¹	1.0%	-0.7%	--	
Net interest margin ¹	4.6%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	78.4%	57.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	1.2%	0.0%	2.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.4%	3.2%	0.2%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	8.9%	14.4%	0.0%	1.6%
<i>Commercial real estate</i>	4.2%	5.0%	0.0%	0.4%
<i>Total loans</i>	4.2%	6.3%	0.2%	0.5%