

RED RIVER BANCSHARES, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 2743235	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,121	\$1,301	16.0%	
Loans	\$689	\$852	23.8%	
<i>Construction & development</i>	\$50	\$53	5.9%	
<i>Closed-end 1-4 family residential</i>	\$183	\$217	19.0%	
<i>Home equity</i>	\$10	\$15	43.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$16	\$16	-5.1%	
<i>Commercial & Industrial</i>	\$145	\$182	25.9%	
<i>Commercial real estate</i>	\$232	\$307	32.2%	
Unused commitments	\$105	\$141	33.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$202	\$181	-10.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$139	\$140	1.1%	
Cash & balances due	\$52	\$74	41.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$31	\$16	-48.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$34	\$16	-53.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,019	\$1,185	16.3%	
Deposits	\$991	\$1,177	18.7%	
Total other borrowings	\$20	\$1	-94.0%	
FHLB advances	\$20	\$1	-94.0%	
Equity				
Equity capital at quarter end	\$103	\$116	12.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.0%	--	
Tier 1 risk based capital ratio	13.3%	13.3%	--	
Total risk based capital ratio	14.5%	14.3%	--	
Return on equity ¹	10.9%	10.5%	--	
Return on assets ¹	1.0%	0.9%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	301.8%	310.8%	--	
Loss provision to net charge-offs (qtr)	750.0%	24.2%	--	
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
<i>Construction & development</i>	0.3%	1.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	0.2%	0.0%	0.0%
<i>Home equity</i>	1.2%	0.9%	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%	0.1%
<i>Commercial & Industrial</i>	0.6%	0.2%	0.0%	0.1%
<i>Commercial real estate</i>	0.2%	0.2%	0.0%	0.0%
<i>Total loans</i>	0.4%	0.3%	0.0%	0.0%