

**SPIRIT BANKCORP, INC.**

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1062135	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$988	\$822	-16.8%	
<b>Loans</b>	\$821	\$610	-25.8%	
<i>Construction &amp; development</i>	\$66	\$39	-41.0%	
<i>Closed-end 1-4 family residential</i>	\$346	\$243	-29.7%	
<i>Home equity</i>	\$0	\$0	-44.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$6	-13.2%	
<i>Commercial &amp; Industrial</i>	\$160	\$118	-26.5%	
<i>Commercial real estate</i>	\$190	\$167	-11.8%	
Unused commitments	\$54	\$86	60.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$12	\$6	-47.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$28	-10.8%	
Cash & balances due	\$51	\$57	13.2%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$717	\$342	-52.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$660	\$333	-49.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$904	\$738	-18.3%	
Deposits	\$815	\$695	-14.8%	
Total other borrowings	\$60	\$28	-53.6%	
FHLB advances	\$45	\$21	-53.6%	
<b>Equity</b>				
Equity capital at quarter end	\$85	\$84	-0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.2%	8.2%	--	
Tier 1 risk based capital ratio	9.8%	10.9%	--	
Total risk based capital ratio	11.3%	12.3%	--	
Return on equity <sup>1</sup>	-30.1%	3.5%	--	
Return on assets <sup>1</sup>	-2.7%	0.4%	--	
Net interest margin <sup>1</sup>	4.7%	5.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	58.6%	91.8%	--	
Loss provision to net charge-offs (qtr)	146.3%	-37.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.0%	2.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	24.5%	13.5%	2.6%	0.3%
<i>Closed-end 1-4 family residential</i>	1.1%	0.5%	0.1%	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>	0.5%	0.3%	0.0%	0.6%
<i>Commercial &amp; Industrial</i>	9.7%	5.6%	0.7%	2.3%
<i>Commercial real estate</i>	7.9%	1.9%	0.5%	0.9%
<i>Total loans</i>	6.3%	2.8%	0.5%	0.8%