

ST FINANCIAL GROUP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3818390	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$293	\$670	128.5%	
Loans	\$175	\$458	161.9%	
<i>Construction & development</i>	\$28	\$46	65.4%	
<i>Closed-end 1-4 family residential</i>	\$32	\$142	348.3%	
<i>Home equity</i>	\$0	\$3		
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$1	\$5	484.0%	
<i>Commercial & Industrial</i>	\$30	\$89	195.6%	
<i>Commercial real estate</i>	\$79	\$134	69.5%	
Unused commitments	\$6	\$67	1109.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$34	88.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$7	-51.5%	
Cash & balances due	\$61	\$144	135.9%	
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	\$277	\$599	116.7%	
Deposits	\$258	\$565	119.0%	
Total other borrowings	\$3	\$31	842.8%	
FHLB advances	\$3	\$31	842.8%	
Equity				
Equity capital at quarter end	\$17	\$71	323.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.5%	10.0%	--	
Tier 1 risk based capital ratio	8.8%	14.2%	--	
Total risk based capital ratio	12.4%	14.6%	--	
Return on equity ¹	-51.9%	18.6%	--	
Return on assets ¹	-3.1%	2.1%	--	
Net interest margin ¹	2.9%	4.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	19.1%	170.6%	--	
Loss provision to net charge-offs (qtr)	30.9%	-3181.8%	--	
Net charge-offs to average loans and leases ¹	5.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	30.6%	0.1%	2.2%	0.0%
<i>Closed-end 1-4 family residential</i>	7.0%	0.2%	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>	0.0%	0.0%	7.6%	0.0%
<i>Commercial & Industrial</i>	11.4%	0.5%	6.3%	0.0%
<i>Commercial real estate</i>	17.6%	0.3%	0.2%	0.0%
<i>Total loans</i>	16.1%	0.3%	1.7%	0.0%