

STANDARD BANCSHARES, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1245590	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$2,153	\$2,181	1.3%	
Loans	\$1,568	\$1,667	6.3%	
<i>Construction & development</i>	\$126	\$140	11.5%	
<i>Closed-end 1-4 family residential</i>	\$126	\$136	8.1%	
<i>Home equity</i>	\$106	\$92	-13.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-5.9%	
<i>Commercial & Industrial</i>	\$222	\$294	32.1%	
<i>Commercial real estate</i>	\$842	\$845	0.4%	
Unused commitments	\$259	\$288	11.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$13	-31.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$159	\$129	-19.2%	
Cash & balances due	\$263	\$229	-13.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$58	\$25	-57.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$66	\$25	-63.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,956	\$1,933	-1.2%	
Deposits	\$1,920	\$1,921	0.0%	
Total other borrowings	\$23	\$0	-100.0%	
FHLB advances	\$23	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$197	\$248	26.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$42	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	10.3%	--	
Tier 1 risk based capital ratio	9.7%	12.5%	--	
Total risk based capital ratio	10.9%	13.8%	--	
Return on equity ¹	-51.7%	4.1%	--	
Return on assets ¹	-5.0%	0.5%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	111.6%	86.4%	--	
Loss provision to net charge-offs (qtr)	379.1%	4.9%	--	
Net charge-offs to average loans and leases ¹	1.2%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	19.4%	12.4%	0.6%	1.0%
<i>Closed-end 1-4 family residential</i>	4.6%	5.1%	0.5%	0.2%
<i>Home equity</i>	2.8%	3.4%	0.4%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.2%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.9%	0.2%	1.7%	0.4%
<i>Commercial real estate</i>	2.0%	2.1%	0.1%	0.9%
<i>Total loans</i>	3.4%	2.8%	0.4%	0.6%