

**STATE BANK & TRUST COMPANY EMPLOYEE STOCK OWNERSHIP PLAN**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3131893	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>	\$943	\$948	0.5%	
<b>Loans</b>	\$678	\$716	5.6%	
<i>Construction &amp; development</i>	\$85	\$79	-6.6%	
<i>Closed-end 1-4 family residential</i>	\$154	\$164	6.0%	
<i>Home equity</i>	\$15	\$15	-1.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$11	\$11	-1.6%	
<i>Commercial &amp; Industrial</i>	\$50	\$52	3.8%	
<i>Commercial real estate</i>	\$254	\$279	9.7%	
Unused commitments	\$77	\$77	0.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$89	\$89	-0.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$33	20.0%	
Cash & balances due	\$34	\$15	-54.6%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$836	\$844	0.9%	
<b>Deposits</b>	\$761	\$797	4.7%	
Total other borrowings	\$65	\$38	-41.7%	
FHLB advances	\$40	\$20	-50.0%	
<b>Equity</b>				
Equity capital at quarter end	\$106	\$104	-2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	8.3%	--	
Tier 1 risk based capital ratio	10.3%	10.1%	--	
Total risk based capital ratio	11.3%	11.2%	--	
Return on equity <sup>1</sup>	5.1%	7.2%	--	
Return on assets <sup>1</sup>	0.6%	0.8%	--	
Net interest margin <sup>1</sup>	4.1%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	102.6%	184.4%	--	
Loss provision to net charge-offs (qtr)	249.6%	144.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.4%	--	
<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>	1.0%	0.8%	0.1%	0.1%
<i>Closed-end 1-4 family residential</i>	3.3%	1.6%	0.1%	0.2%
<i>Home equity</i>	1.0%	0.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.4%	0.3%
<i>Commercial &amp; Industrial</i>	0.2%	0.2%	0.1%	0.0%
<i>Commercial real estate</i>	0.3%	0.2%	0.1%	0.1%
<i>Total loans</i>	1.1%	0.7%	0.1%	0.1%