

VISION BANK TEXAS

	CPP Disbursement Date 04/24/2009	Cert 58447	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$176	\$179	1.5%	
Loans	\$90	\$108	20.5%	
<i>Construction & development</i>	\$3	\$5	63.5%	
<i>Closed-end 1-4 family residential</i>	\$23	\$21	-7.8%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	93.5%	
<i>Commercial & Industrial</i>	\$19	\$24	25.7%	
<i>Commercial real estate</i>	\$44	\$56	29.0%	
Unused commitments	\$16	\$25	59.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$11	52.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$26	20.9%	
Cash & balances due	\$57	\$28	-50.8%	
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	\$163	\$163	0.3%	
Deposits	\$162	\$163	0.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$14	\$16	15.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.8%	--	
Tier 1 risk based capital ratio	13.5%	13.3%	--	
Total risk based capital ratio	14.8%	14.3%	--	
Return on equity ¹	5.1%	5.3%	--	
Return on assets ¹	0.4%	0.5%	--	
Net interest margin ¹	2.9%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	84.7%	159.1%	--	
Loss provision to net charge-offs (qtr)	-133.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	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%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	2.8%	0.0%	0.0%
<i>Commercial real estate</i>	3.4%	0.4%	0.0%	0.0%
<i>Total loans</i>	1.7%	0.8%	0.0%	0.0%