

**AMERICAN STATE BANCSHARES, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1066441	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$355	\$396	11.5%	
Loans	\$185	\$193	4.5%	
<i>Construction &amp; development</i>	\$8	\$1	-89.1%	
<i>Closed-end 1-4 family residential</i>	\$13	\$15	15.6%	
<i>Home equity</i>	\$0	\$0	13.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-16.4%	
<i>Commercial &amp; Industrial</i>	\$30	\$29	-3.4%	
<i>Commercial real estate</i>	\$32	\$45	39.1%	
Unused commitments	\$76	\$89	16.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-42.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$136	\$161	18.2%	
Cash & balances due	\$8	\$9	13.6%	
<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>	\$314	\$353	12.4%	
Deposits	\$271	\$272	0.3%	
Total other borrowings	\$40	\$79	97.4%	
FHLB advances	\$30	\$43	44.8%	
<b>Equity</b>				
Equity capital at quarter end	\$41	\$42	4.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.3%	--	
Tier 1 risk based capital ratio	12.1%	12.7%	--	
Total risk based capital ratio	13.0%	13.8%	--	
Return on equity <sup>1</sup>	9.4%	6.1%	--	
Return on assets <sup>1</sup>	1.1%	0.7%	--	
Net interest margin <sup>1</sup>	4.0%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	385.5%	146.2%	--	
Loss provision to net charge-offs (qtr)	7.5%	-535.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	-0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.3%	0.6%	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>	0.5%	0.3%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.2%	1.4%	0.0%
<i>Total loans</i>	0.3%	1.0%	0.2%	0.0%