

**BANCSTAR, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1097445	Number of Insured Depository Institutions 4	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$385	\$381	-1.0%	
Loans	\$301	\$297	-1.5%	
<i>Construction &amp; development</i>	\$43	\$32	-24.8%	
<i>Closed-end 1-4 family residential</i>	\$116	\$126	8.3%	
<i>Home equity</i>	\$12	\$12	-3.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$19	\$16	-14.4%	
<i>Commercial &amp; Industrial</i>	\$25	\$21	-13.8%	
<i>Commercial real estate</i>	\$60	\$59	-1.3%	
Unused commitments	\$32	\$28	-14.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$7	6.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$41	1.2%	
Cash & balances due	\$17	\$20	14.5%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$12		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$11		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$355	\$347	-2.2%	
Deposits	\$335	\$340	1.5%	
Total other borrowings	\$18	\$5	-70.2%	
FHLB advances	\$14	\$2	-84.2%	
<b>Equity</b>				
Equity capital at quarter end	\$30	\$34	12.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$3	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	8.7%	--	
Tier 1 risk based capital ratio	10.4%	12.1%	--	
Total risk based capital ratio	11.6%	13.3%	--	
Return on equity <sup>1</sup>	-11.2%	-0.5%	--	
Return on assets <sup>1</sup>	-0.9%	0.0%	--	
Net interest margin <sup>1</sup>	3.6%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.7%	178.5%	--	
Loss provision to net charge-offs (qtr)	289.5%	86.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	2.1%	--	
<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>	10.2%	3.1%	0.2%	0.8%
<i>Closed-end 1-4 family residential</i>	1.0%	0.5%	0.5%	0.1%
<i>Home equity</i>	2.5%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.1%	0.1%	0.1%
<i>Commercial &amp; Industrial</i>	0.3%	1.5%	0.1%	0.3%
<i>Commercial real estate</i>	0.5%	1.6%	0.0%	1.8%
<i>Total loans</i>	2.1%	1.0%	0.3%	0.5%