

DESOTO COUNTY BANK

| | CPP Disbursement Date 02/13/2009 | Cert 58154 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|----------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$48 | \$70 | 45.8% | |
| Loans | \$40 | \$59 | 47.3% | |
| <i>Construction & development</i> | \$10 | \$9 | -13.9% | |
| <i>Closed-end 1-4 family residential</i> | \$5 | \$15 | 196.7% | |
| <i>Home equity</i> | \$2 | \$3 | 38.8% | |
| <i>Credit card</i> | \$0 | \$0 | -100.0% | |
| <i>Other consumer</i> | \$0 | \$1 | 55.6% | |
| <i>Commercial & Industrial</i> | \$11 | \$11 | 5.5% | |
| <i>Commercial real estate</i> | \$10 | \$18 | 83.4% | |
| Unused commitments | \$5 | \$4 | -17.4% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$3 | \$2 | -24.4% | |
| Asset-backed securities | \$0 | \$0 | -100.0% | |
| Other securities | \$3 | \$4 | 43.9% | |
| Cash & balances due | \$1 | \$1 | 14.9% | |
| 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 | \$41 | \$60 | 47.4% | |
| Deposits | \$35 | \$57 | 64.7% | |
| Total other borrowings | \$6 | \$3 | -55.6% | |
| FHLB advances | \$5 | \$3 | -44.1% | |
| Equity | | | | |
| Equity capital at quarter end | \$7 | \$10 | 36.3% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$3 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 15.6% | 15.0% | -- | |
| Tier 1 risk based capital ratio | 15.1% | 16.6% | -- | |
| Total risk based capital ratio | 16.2% | 17.8% | -- | |
| Return on equity ¹ | -15.4% | 3.1% | -- | |
| Return on assets ¹ | -2.4% | 0.4% | -- | |
| Net interest margin ¹ | 3.4% | 4.2% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 50.5% | 84.4% | -- | |
| Loss provision to net charge-offs (qtr) | 4840.0% | 0.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.1% | 0.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 5.0% | 1.7% | 0.0% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Home equity</i> | 23.0% | 16.6% | 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> | 0.3% | 0.0% | 0.0% | 0.0% |
| <i>Commercial real estate</i> | 3.9% | 2.1% | 0.0% | 0.0% |
| <i>Total loans</i> | 3.7% | 1.9% | 0.0% | 0.0% |