

ENCORE BANCSHARES, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3555341	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,580	\$1,628	3.1%	
Loans	\$1,219	\$1,079	-11.4%	
<i>Construction & development</i>	\$179	\$87	-51.4%	
<i>Closed-end 1-4 family residential</i>	\$544	\$515	-5.4%	
<i>Home equity</i>	\$83	\$74	-9.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$20	\$15	-28.3%	
<i>Commercial & Industrial</i>	\$136	\$115	-14.8%	
<i>Commercial real estate</i>	\$208	\$242	16.0%	
Unused commitments	\$189	\$140	-26.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$168	\$104	-38.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$150	5809.1%	
Cash & balances due	\$115	\$190	65.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$2	\$5	101.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$3	\$4	38.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,432	\$1,449	1.2%	
Deposits	\$1,152	\$1,222	6.0%	
Total other borrowings	\$272	\$221	-18.9%	
FHLB advances	\$210	\$210	0.0%	
Equity				
Equity capital at quarter end	\$148	\$179	21.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$29	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	9.1%	--	
Tier 1 risk based capital ratio	10.2%	12.7%	--	
Total risk based capital ratio	11.4%	14.0%	--	
Return on equity ¹	-26.1%	4.2%	--	
Return on assets ¹	-2.5%	0.5%	--	
Net interest margin ¹	3.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.5%	65.7%	--	
Loss provision to net charge-offs (qtr)	228.5%	73.7%	--	
Net charge-offs to average loans and leases ¹	2.7%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.8%	18.7%	0.4%	3.1%
<i>Closed-end 1-4 family residential</i>	0.7%	1.6%	0.1%	0.3%
<i>Home equity</i>	0.7%	0.2%	0.6%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	2.2%	0.6%	0.3%
<i>Commercial & Industrial</i>	4.2%	0.8%	4.5%	0.3%
<i>Commercial real estate</i>	0.9%	5.9%	0.0%	0.3%
<i>Total loans</i>	2.6%	3.7%	0.7%	0.6%