

**PATRIOT BANCSHARES, INC.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3390430	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$964	\$1,252	29.9%	
Loans	\$899	\$996	10.8%	
<i>Construction &amp; development</i>	\$316	\$279	-11.5%	
<i>Closed-end 1-4 family residential</i>	\$97	\$120	24.0%	
<i>Home equity</i>	\$1	\$1	-0.5%	
<i>Credit card</i>	\$0	\$0	-41.3%	
<i>Other consumer</i>	\$4	\$6	37.6%	
<i>Commercial &amp; Industrial</i>	\$177	\$216	21.9%	
<i>Commercial real estate</i>	\$283	\$339	20.1%	
Unused commitments	\$224	\$161	-28.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$152	1279.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1		
Cash & balances due	\$25	\$68	175.0%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$37	\$73	96.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$34	\$70	106.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$852	\$1,127	32.3%	
Deposits	\$666	\$999	49.9%	
Total other borrowings	\$183	\$125	-31.6%	
FHLB advances	\$183	\$110	-39.8%	
<b>Equity</b>				
Equity capital at quarter end	\$112	\$125	11.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$35	\$9	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.9%	9.7%	--	
Tier 1 risk based capital ratio	11.5%	11.6%	--	
Total risk based capital ratio	12.3%	12.5%	--	
Return on equity <sup>1</sup>	-1.9%	1.0%	--	
Return on assets <sup>1</sup>	-0.2%	0.1%	--	
Net interest margin <sup>1</sup>	2.8%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	268.2%	167.6%	--	
Loss provision to net charge-offs (qtr)	130.4%	114.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
<i>Construction &amp; development</i>	0.6%	0.9%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	0.8%	2.0%	0.9%	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>	0.8%	0.0%	0.7%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.1%	0.1%	1.2%
<i>Commercial real estate</i>	0.0%	0.1%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.5%	0.1%	0.3%