

PATTERSON BANCSHARES, INC.

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3631469	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$237	\$225	-5.1%	
Loans	\$149	\$153	3.0%	
<i>Construction & development</i>	\$17	\$10	-43.3%	
<i>Closed-end 1-4 family residential</i>	\$77	\$89	15.0%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$7	-2.7%	
<i>Commercial & Industrial</i>	\$27	\$25	-4.3%	
<i>Commercial real estate</i>	\$18	\$20	7.9%	
Unused commitments	\$22	\$12	-45.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$18	-5.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$33	23.0%	
Cash & balances due	\$8	\$2	-70.6%	
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	\$220	\$205	-6.6%	
Deposits	\$207	\$192	-6.9%	
Total other borrowings	\$12	\$12	-1.4%	
FHLB advances	\$12	\$12	-1.4%	
Equity				
Equity capital at quarter end	\$17	\$20	13.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.5%	--	
Tier 1 risk based capital ratio	12.8%	14.6%	--	
Total risk based capital ratio	14.1%	15.7%	--	
Return on equity ¹	-13.4%	-17.8%	--	
Return on assets ¹	-1.1%	-1.6%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.4%	29.8%	--	
Loss provision to net charge-offs (qtr)	-14016.7%	110.9%	--	
Net charge-offs to average loans and leases ¹	0.0%	3.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	33.0%	40.5%	0.0%	13.5%
<i>Closed-end 1-4 family residential</i>	0.7%	0.3%	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>	0.8%	0.0%	0.4%	0.4%
<i>Commercial & Industrial</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	3.5%	2.9%	0.0%	0.0%
<i>Total loans</i>	4.7%	3.2%	0.0%	1.0%