

PRAIRIE STAR BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1058624	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$120	\$114	-5.0%	
Loans	\$101	\$90	-10.8%	
<i>Construction & development</i>	\$19	\$11	-39.5%	
<i>Closed-end 1-4 family residential</i>	\$19	\$22	20.4%	
<i>Home equity</i>	\$4	\$4	-9.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-19.8%	
<i>Commercial & Industrial</i>	\$27	\$20	-26.1%	
<i>Commercial real estate</i>	\$29	\$29	-1.9%	
Unused commitments	\$5	\$2	-56.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$11	77.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$1	-62.7%	
Cash & balances due	\$2	\$2	-5.6%	
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	\$110	\$104	-5.5%	
Deposits	\$98	\$98	0.9%	
Total other borrowings	\$12	\$6	-54.8%	
FHLB advances	\$7	\$6	-21.4%	
Equity				
Equity capital at quarter end	\$10	\$10	0.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.1%	--	
Tier 1 risk based capital ratio	9.9%	10.4%	--	
Total risk based capital ratio	10.9%	11.6%	--	
Return on equity ¹	3.5%	-18.6%	--	
Return on assets ¹	0.3%	-1.6%	--	
Net interest margin ¹	3.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	391.9%	73.2%	--	
Loss provision to net charge-offs (qtr)	166.7%	61.8%	--	
Net charge-offs to average loans and leases ¹	0.2%	3.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	6.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	4.7%	0.0%	0.0%
<i>Home equity</i>	0.0%	8.8%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.7%
<i>Commercial & Industrial</i>	1.0%	3.8%	0.2%	3.7%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.3%	3.1%	0.1%	0.9%