

SECURITY BANCSHARES OF PULASKI COUNTY, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2250180	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$97	\$106	9.1%	
Loans	\$69	\$73	5.5%	
<i>Construction & development</i>	\$6	\$13	139.1%	
<i>Closed-end 1-4 family residential</i>	\$20	\$21	7.2%	
<i>Home equity</i>	\$0	\$0	83.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$5	9.7%	
<i>Commercial & Industrial</i>	\$8	\$7	-14.0%	
<i>Commercial real estate</i>	\$21	\$16	-27.4%	
Unused commitments	\$6	\$5	-7.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$0	-91.1%	
Asset-backed securities	\$4	\$0	-100.0%	
Other securities	\$10	\$16	51.0%	
Cash & balances due	\$3	\$3	-12.6%	
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	\$89	\$96	8.0%	
Deposits	\$78	\$86	9.2%	
Total other borrowings	\$11	\$11	0.0%	
FHLB advances	\$11	\$11	0.0%	
Equity				
Equity capital at quarter end	\$8	\$9	22.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	9.1%	--	
Tier 1 risk based capital ratio	9.9%	11.3%	--	
Total risk based capital ratio	10.9%	12.5%	--	
Return on equity ¹	-0.4%	6.8%	--	
Return on assets ¹	0.0%	0.6%	--	
Net interest margin ¹	3.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	112.2%	107.0%	--	
Loss provision to net charge-offs (qtr)	944.4%	3300.0%	--	
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>	5.9%	2.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.7%	2.1%	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>	0.7%	0.8%	0.1%	0.0%
<i>Commercial & Industrial</i>	0.6%	2.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.6%	0.2%	0.0%	0.0%
<i>Total loans</i>	1.0%	1.3%	0.0%	0.0%