

SECURITY STATE BANCSHARES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1248573	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$566	\$608	7.2%	
Loans	\$461	\$479	4.0%	
<i>Construction & development</i>	\$28	\$18	-36.0%	
<i>Closed-end 1-4 family residential</i>	\$138	\$140	1.4%	
<i>Home equity</i>	\$9	\$10	13.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$27	\$25	-7.2%	
<i>Commercial & Industrial</i>	\$62	\$65	4.4%	
<i>Commercial real estate</i>	\$103	\$125	21.0%	
Unused commitments	\$53	\$48	-9.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-14.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$57	\$57	-0.7%	
Cash & balances due	\$21	\$38	80.5%	
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	\$525	\$552	5.3%	
Deposits	\$435	\$468	7.7%	
Total other borrowings	\$87	\$82	-6.1%	
FHLB advances	\$84	\$78	-7.2%	
Equity				
Equity capital at quarter end	\$42	\$55	32.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$13	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	9.4%	--	
Tier 1 risk based capital ratio	9.6%	12.3%	--	
Total risk based capital ratio	10.7%	13.5%	--	
Return on equity ¹	8.1%	1.0%	--	
Return on assets ¹	0.6%	0.1%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	130.7%	142.6%	--	
Loss provision to net charge-offs (qtr)	120.3%	581.2%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.3%	0.0%	0.0%	0.4%
<i>Closed-end 1-4 family residential</i>	0.7%	1.4%	0.0%	0.1%
<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%	0.4%	0.6%	0.7%
<i>Commercial & Industrial</i>	0.3%	0.3%	0.2%	0.0%
<i>Commercial real estate</i>	0.2%	0.9%	0.0%	0.0%
<i>Total loans</i>	0.8%	1.0%	0.1%	0.1%