

SECURITY STATE BANK HOLDING COMPANY

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 1124257	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$459	\$493	7.5%	
Loans	\$353	\$391	10.7%	
<i>Construction & development</i>	\$58	\$55	-6.1%	
<i>Closed-end 1-4 family residential</i>	\$59	\$65	10.6%	
<i>Home equity</i>	\$14	\$13	-4.9%	
<i>Credit card</i>	\$2	\$0	-100.0%	
<i>Other consumer</i>	\$10	\$10	-2.5%	
<i>Commercial & Industrial</i>	\$56	\$57	1.5%	
<i>Commercial real estate</i>	\$53	\$73	36.9%	
Unused commitments	\$77	\$80	3.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$29	-37.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$14	-24.8%	
Cash & balances due	\$9	\$11	23.3%	
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	\$423	\$452	6.9%	
Deposits	\$347	\$393	13.3%	
Total other borrowings	\$65	\$49	-24.7%	
FHLB advances	\$46	\$42	-6.8%	
Equity				
Equity capital at quarter end	\$36	\$41	14.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA	
Performance Ratios				
Tier 1 leverage ratio	5.9%	6.3%	--	
Tier 1 risk based capital ratio	7.4%	7.6%	--	
Total risk based capital ratio	10.3%	10.3%	--	
Return on equity ¹	-4.9%	-44.9%	--	
Return on assets ¹	-0.4%	-3.8%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.1%	85.9%	--	
Loss provision to net charge-offs (qtr)	267.0%	114.7%	--	
Net charge-offs to average loans and leases ¹	0.6%	4.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.9%	6.5%	0.8%	0.9%
<i>Closed-end 1-4 family residential</i>	0.3%	1.3%	0.1%	0.2%
<i>Home equity</i>	0.2%	0.0%	0.0%	0.1%
<i>Credit card</i>	0.1%	0.0%	0.0%	0.4%
<i>Other consumer</i>	0.2%	0.2%	0.1%	0.1%
<i>Commercial & Industrial</i>	3.9%	0.0%	0.1%	6.4%
<i>Commercial real estate</i>	0.0%	3.3%	0.1%	0.4%
<i>Total loans</i>	2.5%	1.8%	0.2%	1.2%