

STANDARD BANCSHARES, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1245590	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,311	\$2,382	3.1%	
Loans	\$1,894	\$1,876	-1.0%	
<i>Construction & development</i>	\$537	\$376	-30.0%	
<i>Closed-end 1-4 family residential</i>	\$161	\$142	-12.1%	
<i>Home equity</i>	\$119	\$141	18.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$17	\$23	35.8%	
<i>Commercial & Industrial</i>	\$180	\$151	-16.0%	
<i>Commercial real estate</i>	\$776	\$920	18.5%	
Unused commitments	\$499	\$274	-45.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$93	\$68	-26.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$65	\$19	-70.3%	
Cash & balances due	\$105	\$239	128.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9	\$38	340.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$9	\$38	317.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,094	\$2,129	1.7%	
Deposits	\$1,912	\$1,998	4.5%	
Total other borrowings	\$168	\$114	-32.4%	
FHLB advances	\$130	\$114	-12.5%	
Equity				
Equity capital at quarter end	\$217	\$252	16.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$40	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.6%	--	
Tier 1 risk based capital ratio	9.1%	11.2%	--	
Total risk based capital ratio	10.4%	12.5%	--	
Return on equity ¹	0.9%	-3.7%	--	
Return on assets ¹	0.1%	-0.4%	--	
Net interest margin ¹	3.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.1%	42.2%	--	
Loss provision to net charge-offs (qtr)	157.8%	144.2%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.5%	15.7%	0.4%	1.2%
<i>Closed-end 1-4 family residential</i>	2.4%	1.9%	0.1%	0.4%
<i>Home equity</i>	1.2%	3.5%	0.0%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	1.0%	4.1%	0.1%
<i>Commercial & Industrial</i>	0.6%	2.5%	0.2%	0.5%
<i>Commercial real estate</i>	1.7%	3.0%	0.1%	0.1%
<i>Total loans</i>	3.8%	5.4%	0.2%	0.4%