

GREGG BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3402342	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$32	\$24	-26.6%	
Loans	\$20	\$18	-11.6%	
Construction & development	\$2	\$2	-15.4%	
Closed-end 1-4 family residential	\$4	\$3	-20.4%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-68.5%	
Commercial & Industrial	\$2	\$1	-19.5%	
Commercial real estate	\$4	\$4	-17.7%	
Unused commitments	\$1	\$1	2.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$2	-56.6%	
Cash & balances due	\$1	\$1	10.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$30	\$22	-26.8%	
Deposits	\$30	\$22	-26.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$2	\$1	-23.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.4%	5.8%	--	
Tier 1 risk based capital ratio	9.0%	7.7%	--	
Total risk based capital ratio	10.3%	9.0%	--	
Return on equity ¹	-326.6%	6.4%	--	
Return on assets ¹	-31.0%	0.4%	--	
Net interest margin ¹	3.3%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.5%	35.0%	--	
Loss provision to net charge-offs (qtr)	11250.0%	231.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	17.2%	50.8%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	2.6%	0.6%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	16.3%	26.3%	0.0%	1.3%
Total loans	7.1%	15.1%	0.0%	0.3%