

PATTERSON BANCSHARES, INC.

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3631469	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$213	\$208	-2.3%	
Loans	\$141	\$145	2.6%	
<i>Construction & development</i>	\$5	\$5	-3.8%	
<i>Closed-end 1-4 family residential</i>	\$85	\$90	5.7%	
<i>Home equity</i>	\$0	\$1		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$3	-45.5%	
<i>Commercial & Industrial</i>	\$23	\$24	3.3%	
<i>Commercial real estate</i>	\$18	\$17	-5.2%	
Unused commitments	\$9	\$10	5.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$14	11.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$38	-4.5%	
Cash & balances due	\$6	\$2	-62.3%	
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	\$194	\$187	-3.3%	
Deposits	\$187	\$181	-3.3%	
Total other borrowings	\$5	\$5	0.0%	
FHLB advances	\$5	\$5	0.0%	
Equity				
Equity capital at quarter end	\$20	\$21	7.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.9%	--	
Tier 1 risk based capital ratio	15.8%	17.2%	--	
Total risk based capital ratio	17.0%	18.4%	--	
Return on equity ¹	7.4%	9.0%	--	
Return on assets ¹	0.7%	0.9%	--	
Net interest margin ¹	3.9%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.9%	106.9%	--	
Loss provision to net charge-offs (qtr)	87.5%	90.7%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	41.1%	20.6%	5.1%	0.0%
<i>Closed-end 1-4 family residential</i>	1.0%	0.2%	0.0%	0.2%
<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>	0.0%	1.7%	0.8%	0.9%
<i>Commercial & Industrial</i>	0.7%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.5%	0.0%	0.0%
<i>Total loans</i>	2.3%	1.0%	0.3%	0.2%