

PULASKI BANK

	CPP Disbursement Date 01/16/2009	Cert 30284	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,467	\$1,332	-9.2%	
Loans	\$1,310	\$1,156	-11.7%	
Construction & development	\$85	\$76	-10.6%	
Closed-end 1-4 family residential	\$562	\$430	-23.3%	
Home equity	\$196	\$172	-12.1%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-34.0%	
Commercial & Industrial	\$140	\$159	13.8%	
Commercial real estate	\$282	\$274	-3.1%	
Unused commitments	\$308	\$397	28.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$8	-48.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$15	\$41	172.3%	
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	\$1,330	\$1,193	-10.3%	
Deposits	\$1,155	\$1,130	-2.2%	
Total other borrowings	\$164	\$53	-67.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$136	\$138	1.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	10.1%	--	
Tier 1 risk based capital ratio	11.1%	12.3%	--	
Total risk based capital ratio	12.4%	13.6%	--	
Return on equity ¹	9.4%	8.6%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.2%	36.6%	--	
Loss provision to net charge-offs (qtr)	108.5%	101.1%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	11.7%	2.7%	-0.1%	0.3%
Closed-end 1-4 family residential	6.0%	7.3%	0.2%	0.4%
Home equity	1.7%	1.6%	0.6%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.1%	0.0%	6.8%	-4.6%
Commercial & Industrial	0.7%	0.6%	0.5%	0.1%
Commercial real estate	2.8%	2.0%	0.3%	0.3%
Total loans	4.4%	4.0%	0.3%	0.3%