

**BANCSTAR, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1097445	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$95	\$97	1.7%	
Loans	\$70	\$67	-4.0%	
<i>Construction &amp; development</i>	\$1	\$1	-24.4%	
<i>Closed-end 1-4 family residential</i>	\$27	\$28	2.7%	
<i>Home equity</i>	\$0	\$0	-2.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$4	13.2%	
<i>Commercial &amp; Industrial</i>	\$4	\$4	-9.0%	
<i>Commercial real estate</i>	\$8	\$8	-0.6%	
Unused commitments	\$13	\$12	-7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$4	285.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$15	75.1%	
Cash & balances due	\$14	\$9	-35.1%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$87	\$89	1.7%	
Deposits	\$87	\$88	1.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$8	\$8	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	8.2%	--	
Tier 1 risk based capital ratio	12.5%	13.9%	--	
Total risk based capital ratio	13.8%	15.2%	--	
Return on equity <sup>1</sup>	12.2%	9.8%	--	
Return on assets <sup>1</sup>	1.0%	0.8%	--	
Net interest margin <sup>1</sup>	4.9%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	221.0%	645.4%	--	
Loss provision to net charge-offs (qtr)	70.5%	250.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
<i>Construction &amp; development</i>	0.4%	0.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.8%	0.6%	0.5%	0.0%
<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%	0.1%	0.5%	0.5%
<i>Commercial &amp; Industrial</i>	0.2%	0.1%	0.1%	0.0%
<i>Commercial real estate</i>	0.0%	0.2%	0.0%	0.0%
<i>Total loans</i>	0.7%	0.3%	0.2%	0.0%