

BUSINESS BANCSHARES, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3189728	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$514	\$513	-0.2%	
Loans	\$381	\$390	2.3%	
<i>Construction & development</i>	\$45	\$35	-21.2%	
<i>Closed-end 1-4 family residential</i>	\$37	\$33	-9.0%	
<i>Home equity</i>	\$13	\$12	-10.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	147.2%	
<i>Commercial & Industrial</i>	\$68	\$76	11.8%	
<i>Commercial real estate</i>	\$198	\$199	0.8%	
Unused commitments	\$68	\$87	29.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$40	\$28	-29.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$11	18.4%	
Cash & balances due	\$67	\$68	0.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$19	\$18	-1.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$21	\$18	-14.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$456	\$457	0.3%	
Deposits	\$429	\$443	3.3%	
Total other borrowings	\$25	\$10	-59.6%	
FHLB advances	\$25	\$10	-60.0%	
Equity				
Equity capital at quarter end	\$58	\$56	-3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	11.5%	--	
Tier 1 risk based capital ratio	13.6%	13.1%	--	
Total risk based capital ratio	14.9%	14.4%	--	
Return on equity ¹	8.2%	8.2%	--	
Return on assets ¹	0.9%	0.9%	--	
Net interest margin ¹	4.0%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	93.0%	209.2%	--	
Loss provision to net charge-offs (qtr)	99.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	12.4%	6.0%	2.3%	0.1%
<i>Closed-end 1-4 family residential</i>	4.8%	2.5%	0.0%	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%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	1.9%	0.3%	0.0%	0.0%
<i>Commercial real estate</i>	0.1%	0.4%	0.1%	0.0%
<i>Total loans</i>	2.6%	1.2%	0.3%	0.0%