

CIC BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 4033855	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$257	\$410	59.8%	
Loans	\$172	\$288	67.3%	
Construction & development	\$30	\$41	34.6%	
Closed-end 1-4 family residential	\$47	\$54	15.5%	
Home equity	\$16	\$28	79.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$3	219.7%	
Commercial & Industrial	\$22	\$50	131.8%	
Commercial real estate	\$53	\$106	98.7%	
Unused commitments	\$24	\$43	84.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$66	29.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$6	25.1%	
Cash & balances due	\$4	\$26	557.4%	
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	\$238	\$369	54.9%	
Deposits	\$229	\$360	57.3%	
Total other borrowings	\$9	\$8	-6.6%	
FHLB advances	\$4	\$3	-14.3%	
Equity				
Equity capital at quarter end	\$18	\$41	123.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	6.8%	9.2%	--	
Tier 1 risk based capital ratio	9.3%	12.6%	--	
Total risk based capital ratio	10.5%	13.4%	--	
Return on equity ¹	-12.5%	4.4%	--	
Return on assets ¹	-0.9%	0.5%	--	
Net interest margin ¹	4.1%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.9%	40.7%	--	
Loss provision to net charge-offs (qtr)	53.9%	3652.9%	--	
Net charge-offs to average loans and leases ¹	3.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	25.0%	7.6%	2.9%	0.0%
Closed-end 1-4 family residential	0.6%	3.0%	0.2%	0.0%
Home equity	3.4%	0.9%	1.7%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	8.1%	9.0%	0.0%	0.1%
Commercial & Industrial	7.2%	0.2%	0.0%	0.1%
Commercial real estate	0.1%	0.2%	0.1%	0.0%
Total loans	5.9%	1.9%	0.8%	0.0%