

PATRIOT BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3390430	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,223	\$1,204	-1.5%	
Loans	\$877	\$865	-1.4%	
<i>Construction & development</i>	\$146	\$97	-33.8%	
<i>Closed-end 1-4 family residential</i>	\$117	\$124	5.9%	
<i>Home equity</i>	\$1	\$1	3.8%	
<i>Credit card</i>	\$0	\$0	-91.6%	
<i>Other consumer</i>	\$3	\$3	-2.0%	
<i>Commercial & Industrial</i>	\$264	\$273	3.7%	
<i>Commercial real estate</i>	\$316	\$338	6.9%	
Unused commitments	\$93	\$117	25.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$245	\$236	-3.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$2		
Cash & balances due	\$46	\$29	-38.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$100	\$138	38.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$95	\$142	49.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,097	\$1,072	-2.2%	
Deposits	\$988	\$1,006	1.8%	
Total other borrowings	\$103	\$58	-43.9%	
FHLB advances	\$88	\$58	-34.3%	
Equity				
Equity capital at quarter end	\$126	\$132	4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	10.2%	--	
Tier 1 risk based capital ratio	12.9%	13.4%	--	
Total risk based capital ratio	14.2%	14.7%	--	
Return on equity ¹	-7.7%	3.1%	--	
Return on assets ¹	-0.8%	0.3%	--	
Net interest margin ¹	3.1%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.3%	77.8%	--	
Loss provision to net charge-offs (qtr)	67.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	4.8%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	13.2%	2.3%	1.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.1%	0.0%	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>	0.7%	0.0%	0.7%	1.7%
<i>Commercial & Industrial</i>	1.6%	2.6%	3.9%	0.0%
<i>Commercial real estate</i>	2.6%	3.0%	0.0%	0.0%
<i>Total loans</i>	4.0%	2.3%	1.3%	0.0%