

PLATO HOLDINGS, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3090842	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$81	\$80	-0.3%	
Loans	\$71	\$72	1.1%	
Construction & development	\$3	\$4	48.5%	
Closed-end 1-4 family residential	\$17	\$15	-12.1%	
Home equity	\$7	\$6	-4.0%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	33.8%	
Commercial & Industrial	\$22	\$21	-1.8%	
Commercial real estate	\$15	\$16	5.3%	
Unused commitments	\$7	\$9	22.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$3	-47.4%	
Cash & balances due	\$3	\$3	-13.8%	
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	\$73	\$72	-1.2%	
Deposits	\$67	\$67	0.1%	
Total other borrowings	\$6	\$5	-15.7%	
FHLB advances	\$6	\$4	-36.4%	
Equity				
Equity capital at quarter end	\$8	\$9	7.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	10.5%	--	
Tier 1 risk based capital ratio	12.9%	13.0%	--	
Total risk based capital ratio	14.1%	14.3%	--	
Return on equity ¹	-12.8%	10.3%	--	
Return on assets ¹	-1.3%	1.1%	--	
Net interest margin ¹	5.1%	5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.0%	82.0%	--	
Loss provision to net charge-offs (qtr)	178.8%	171.1%	--	
Net charge-offs to average loans and leases ¹	1.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	56.7%	9.6%	0.0%	1.6%
Closed-end 1-4 family residential	3.9%	0.0%	0.7%	0.0%
Home equity	6.4%	0.0%	1.5%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.2%	0.6%
Commercial & Industrial	2.4%	5.1%	0.5%	0.0%
Commercial real estate	14.2%	1.6%	0.0%	0.0%
Total loans	7.5%	2.4%	0.5%	0.1%