

PORTER BANCORP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1249712	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,453	\$1,160	-20.2%	
Loans	\$1,137	\$900	-20.9%	
Construction & development	\$101	\$70	-30.7%	
Closed-end 1-4 family residential	\$312	\$255	-18.1%	
Home equity	\$26	\$23	-10.7%	
Credit card	\$0	\$0	-22.6%	
Other consumer	\$22	\$16	-28.8%	
Commercial & Industrial	\$71	\$53	-26.2%	
Commercial real estate	\$424	\$323	-23.9%	
Unused commitments	\$77	\$53	-31.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$99	\$91	-8.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$57	\$85	48.8%	
Cash & balances due	\$105	\$47	-55.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$3	\$4	29.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$3	\$4	39.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,349	\$1,088	-19.4%	
Deposits	\$1,326	\$1,066	-19.6%	
Total other borrowings	\$9	\$8	-7.0%	
FHLB advances	\$7	\$6	-21.2%	
Equity				
Equity capital at quarter end	\$103	\$72	-30.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.2%	5.4%	--	
Tier 1 risk based capital ratio	8.9%	7.7%	--	
Total risk based capital ratio	10.9%	9.8%	--	
Return on equity ¹	-175.8%	-29.8%	--	
Return on assets ¹	-14.4%	-1.8%	--	
Net interest margin ¹	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.3%	59.9%	--	
Loss provision to net charge-offs (qtr)	157.6%	161.3%	--	
Net charge-offs to average loans and leases ¹	7.8%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	13.4%	11.1%	5.8%	0.1%
Closed-end 1-4 family residential	8.7%	10.2%	2.4%	0.4%
Home equity	2.0%	2.4%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.4%	0.9%	1.8%	2.2%
Commercial & Industrial	4.2%	4.7%	2.0%	1.7%
Commercial real estate	8.5%	14.3%	1.2%	0.6%
Total loans	8.2%	10.5%	1.9%	0.5%