

**PULASKI BANK**

	CPP Disbursement Date 01/16/2009	Cert 30284	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,332	\$1,381	3.7%	
Loans	\$1,156	\$1,173	1.5%	
Construction & development	\$76	\$67	-12.1%	
Closed-end 1-4 family residential	\$430	\$446	3.5%	
Home equity	\$172	\$141	-18.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	0.3%	
Commercial & Industrial	\$159	\$176	10.7%	
Commercial real estate	\$274	\$291	6.4%	
Unused commitments	\$397	\$422	6.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$6	-29.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$52		
Cash & balances due	\$41	\$73	79.6%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$380		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$367		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,193	\$1,246	4.4%	
Deposits	\$1,130	\$1,147	1.5%	
Total other borrowings	\$53	\$87	65.3%	
FHLB advances	\$0	\$84		
<b>Equity</b>				
Equity capital at quarter end	\$138	\$135	-2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	9.5%	--	
Tier 1 risk based capital ratio	12.3%	12.3%	--	
Total risk based capital ratio	13.6%	13.6%	--	
Return on equity <sup>1</sup>	8.6%	9.6%	--	
Return on assets <sup>1</sup>	0.9%	0.9%	--	
Net interest margin <sup>1</sup>	4.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.6%	42.1%	--	
Loss provision to net charge-offs (qtr)	101.1%	168.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	2.7%	0.3%	0.3%	0.4%
Closed-end 1-4 family residential	7.3%	5.1%	0.4%	0.4%
Home equity	1.6%	2.7%	0.3%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	7.0%	-4.6%	0.1%
Commercial & Industrial	0.6%	2.8%	0.1%	0.3%
Commercial real estate	2.0%	3.6%	0.3%	0.1%
Total loans	4.0%	3.6%	0.3%	0.3%