

RMB BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1904963	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$129	\$155	20.2%	
Loans	\$100	\$109	9.3%	
Construction & development	\$2	\$3	71.8%	
Closed-end 1-4 family residential	\$30	\$30	-1.0%	
Home equity	\$0	\$0	-26.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	23.4%	
Commercial & Industrial	\$9	\$10	7.8%	
Commercial real estate	\$9	\$9	-4.4%	
Unused commitments	\$15	\$14	-5.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	44.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$32	60.3%	
Cash & balances due	\$6	\$7	33.4%	
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	\$118	\$140	19.3%	
Deposits	\$115	\$140	21.3%	
Total other borrowings	\$2	\$0	-100.0%	
FHLB advances	\$2	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$12	\$15	29.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	9.0%	--	
Tier 1 risk based capital ratio	10.5%	12.1%	--	
Total risk based capital ratio	11.5%	13.0%	--	
Return on equity ¹	17.4%	15.2%	--	
Return on assets ¹	1.6%	1.5%	--	
Net interest margin ¹	3.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.1%	37.3%	--	
Loss provision to net charge-offs (qtr)	53.6%	35.2%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	13.8%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	2.7%	0.0%	0.0%
Home equity	0.0%	5.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.7%	0.0%	0.0%
Commercial & Industrial	5.1%	1.4%	0.0%	0.0%
Commercial real estate	8.3%	10.7%	1.3%	2.8%
Total loans	2.4%	2.6%	0.1%	0.3%