

SKBHC HOLDINGS LLC

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 4091800	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$457	\$2,733	498.6%	
Loans	\$357	\$1,716	380.9%	
Construction & development	\$8	\$67	717.1%	
Closed-end 1-4 family residential	\$48	\$162	236.4%	
Home equity	\$12	\$103	749.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$6	224.8%	
Commercial & Industrial	\$37	\$233	533.2%	
Commercial real estate	\$228	\$889	290.2%	
Unused commitments	\$64	\$285	345.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$493	2686.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$86	546.5%	
Cash & balances due	\$45	\$135	202.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$72		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$72		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$401	\$2,301	473.9%	
Deposits	\$376	\$2,181	480.7%	
Total other borrowings	\$23	\$88	291.9%	
FHLB advances	\$18	\$83	374.3%	
Equity				
Equity capital at quarter end	\$56	\$432	676.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	-\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	10.8%	--	
Tier 1 risk based capital ratio	15.1%	14.2%	--	
Total risk based capital ratio	16.4%	14.6%	--	
Return on equity ¹	0.1%	5.4%	--	
Return on assets ¹	0.0%	0.9%	--	
Net interest margin ¹	4.4%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.1%	25.0%	--	
Loss provision to net charge-offs (qtr)	54.2%	278.8%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	15.6%	11.4%	4.0%	0.1%
Closed-end 1-4 family residential	1.6%	1.3%	0.2%	0.0%
Home equity	0.0%	0.2%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	0.0%	0.0%	0.1%
Commercial & Industrial	1.3%	1.5%	0.4%	0.2%
Commercial real estate	4.4%	1.1%	0.1%	0.0%
Total loans	3.6%	1.6%	0.2%	0.1%