

SPIRIT BANKCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1062135	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,251	\$986	-21.2%	
Loans	\$1,062	\$823	-22.5%	
Construction & development	\$161	\$66	-58.8%	
Closed-end 1-4 family residential	\$379	\$348	-8.3%	
Home equity	\$0	\$0	-32.2%	
Credit card	\$0	\$0		
Other consumer	\$8	\$7	-15.0%	
Commercial & Industrial	\$212	\$160	-24.3%	
Commercial real estate	\$214	\$190	-11.2%	
Unused commitments	\$73	\$54	-26.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$12	-50.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$32	33.1%	
Cash & balances due	\$18	\$51	185.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$744	\$719	-3.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$698	\$660	-5.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,140	\$901	-21.0%	
Deposits	\$1,015	\$815	-19.7%	
Total other borrowings	\$106	\$60	-43.9%	
FHLB advances	\$81	\$45	-44.9%	
Equity				
Equity capital at quarter end	\$111	\$85	-23.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	7.2%	--	
Tier 1 risk based capital ratio	11.2%	9.9%	--	
Total risk based capital ratio	12.8%	11.4%	--	
Return on equity ¹	-13.1%	-30.1%	--	
Return on assets ¹	-1.2%	-2.7%	--	
Net interest margin ¹	4.5%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	52.5%	58.6%	--	
Loss provision to net charge-offs (qtr)	378.2%	146.3%	--	
Net charge-offs to average loans and leases ¹	0.6%	2.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.6%	24.5%	0.0%	2.6%
Closed-end 1-4 family residential	0.6%	1.1%	0.0%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.5%	0.1%	0.0%
Commercial & Industrial	11.4%	9.7%	0.2%	0.7%
Commercial real estate	8.1%	7.9%	0.6%	0.5%
Total loans	4.7%	6.2%	0.2%	0.5%