

**STANDARD BANCSHARES, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1245590	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$2,135	\$2,183	2.2%	
Loans	\$1,552	\$1,568	1.1%	
Construction & development	\$154	\$126	-18.2%	
Closed-end 1-4 family residential	\$144	\$126	-12.8%	
Home equity	\$127	\$106	-16.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$4	-39.4%	
Commercial & Industrial	\$152	\$222	46.2%	
Commercial real estate	\$822	\$842	2.4%	
Unused commitments	\$227	\$259	13.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$18	-35.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$116	\$159	37.3%	
Cash & balances due	\$252	\$263	4.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$54	\$58	8.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$50	\$66	33.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,915	\$1,956	2.1%	
Deposits	\$1,873	\$1,920	2.5%	
Total other borrowings	\$32	\$23	-26.9%	
FHLB advances	\$32	\$23	-26.9%	
<b>Equity</b>				
Equity capital at quarter end	\$220	\$227	3.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.6%	--	
Tier 1 risk based capital ratio	10.2%	10.8%	--	
Total risk based capital ratio	11.4%	12.1%	--	
Return on equity <sup>1</sup>	-10.0%	5.7%	--	
Return on assets <sup>1</sup>	-1.0%	0.6%	--	
Net interest margin <sup>1</sup>	4.1%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.8%	79.1%	--	
Loss provision to net charge-offs (qtr)	79.6%	10.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	5.9%	1.2%	--	
<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	13.7%	19.4%	4.1%	0.6%
Closed-end 1-4 family residential	5.4%	4.6%	1.2%	0.5%
Home equity	1.9%	2.8%	0.1%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	1.2%	0.1%	0.0%
Commercial & Industrial	1.4%	0.9%	0.7%	1.7%
Commercial real estate	2.1%	2.0%	1.3%	0.1%
Total loans	3.7%	3.4%	1.5%	0.4%