

TODD BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1140574	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>	\$252	\$249	-1.3%	
Loans	\$190	\$186	-2.2%	
Construction & development	\$3	\$4	25.7%	
Closed-end 1-4 family residential	\$70	\$71	2.2%	
Home equity	\$2	\$1	-54.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$6	-0.4%	
Commercial & Industrial	\$15	\$13	-14.8%	
Commercial real estate	\$43	\$45	4.0%	
Unused commitments	\$18	\$23	25.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$18	\$15	-15.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$29	11.7%	
Cash & balances due	\$7	\$3	-48.3%	
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		
<b>Liabilities</b>	\$229	\$224	-2.1%	
Deposits	\$221	\$220	-0.6%	
Total other borrowings	\$7	\$3	-51.3%	
FHLB advances	\$6	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$24	\$25	6.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.1%	9.6%	--	
Tier 1 risk based capital ratio	12.2%	13.2%	--	
Total risk based capital ratio	13.5%	14.4%	--	
Return on equity <sup>1</sup>	5.8%	6.3%	--	
Return on assets <sup>1</sup>	0.5%	0.6%	--	
Net interest margin <sup>1</sup>	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	208.9%	326.8%	--	
Loss provision to net charge-offs (qtr)	-882.4%	9000.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<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	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.8%	0.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.3%	0.2%	0.2%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	1.7%	1.1%	0.0%	0.0%
Total loans	0.8%	0.7%	0.0%	0.0%