

**VISION BANK TEXAS**

	CPP Disbursement Date 04/24/2009	Cert 58447	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>	\$136	\$176	29.6%		
Loans	\$72	\$90	25.5%		
<i>Construction &amp; development</i>	\$3	\$3	26.3%		
<i>Closed-end 1-4 family residential</i>	\$21	\$23	12.2%		
<i>Home equity</i>	\$0	\$0			
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$1	\$1	-29.9%		
<i>Commercial &amp; Industrial</i>	\$13	\$19	47.8%		
<i>Commercial real estate</i>	\$33	\$44	32.9%		
Unused commitments	\$18	\$16	-11.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$7	-46.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$22	-34.9%		
Cash & balances due	\$17	\$57	237.2%		
<b>Residential mortgage originations</b>					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
<b>Liabilities</b>	\$123	\$163	32.0%		
Deposits	\$123	\$162	32.1%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
<b>Equity</b>					
Equity capital at quarter end	\$13	\$14	6.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.6%	8.5%	--		
Tier 1 risk based capital ratio	15.2%	13.5%	--		
Total risk based capital ratio	16.4%	14.8%	--		
Return on equity <sup>1</sup>	-25.3%	5.1%	--		
Return on assets <sup>1</sup>	-2.5%	0.4%	--		
Net interest margin <sup>1</sup>	3.0%	2.9%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	776.7%	84.7%	--		
Loss provision to net charge-offs (qtr)	0.0%	-133.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>	
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial real estate</i>	0.5%	3.4%	0.0%	0.0%	--
<i>Total loans</i>	0.2%	1.7%	0.0%	0.0%	--