

PORTER BANCORP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1249712	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$1,075	\$1,017	-5.4%	
Loans	\$709	\$634	-10.6%	
Construction & development	\$43	\$33	-23.4%	
Closed-end 1-4 family residential	\$208	\$178	-14.3%	
Home equity	\$21	\$21	1.5%	
Credit card	\$0	\$0	4.1%	
Other consumer	\$10	\$8	-26.2%	
Commercial & Industrial	\$53	\$61	15.2%	
Commercial real estate	\$232	\$181	-21.8%	
Unused commitments	\$61	\$68	11.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$101	\$124	22.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$105	\$109	3.5%	
Cash & balances due	\$109	\$79	-27.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1	\$0	-70.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$1	\$0	-69.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,011	\$959	-5.2%	
Deposits	\$990	\$928	-6.2%	
Total other borrowings	\$7	\$17	145.5%	
FHLB advances	\$4	\$16	250.7%	
Equity				
Equity capital at quarter end	\$64	\$58	-9.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.3%	5.8%	--	
Tier 1 risk based capital ratio	9.4%	8.6%	--	
Total risk based capital ratio	11.4%	10.6%	--	
Return on equity ¹	1.2%	-22.3%	--	
Return on assets ¹	0.1%	-1.3%	--	
Net interest margin ¹	3.2%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.6%	40.9%	--	
Loss provision to net charge-offs (qtr)	0.0%	14.2%	--	
Net charge-offs to average loans and leases ¹	2.0%	3.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	19.7%	11.5%	0.2%	0.4%
Closed-end 1-4 family residential	12.3%	4.9%	0.3%	0.2%
Home equity	3.4%	1.6%	1.0%	2.2%
Credit card	2.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.4%	1.2%	1.0%
Commercial & Industrial	5.5%	3.2%	1.4%	0.7%
Commercial real estate	20.9%	14.8%	0.8%	2.5%
Total loans	14.4%	7.5%	0.6%	1.0%