

PRAIRIE STAR BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1058624	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$79	\$87	11.1%	
Loans	\$56	\$65	16.4%	
Construction & development	\$5	\$6	12.1%	
Closed-end 1-4 family residential	\$18	\$22	26.6%	
Home equity	\$1	\$0	-51.2%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	21.8%	
Commercial & Industrial	\$11	\$13	16.1%	
Commercial real estate	\$16	\$19	16.3%	
Unused commitments	\$7	\$8	20.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$8	-2.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1	398.4%	
Cash & balances due	\$3	\$3	14.1%	
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		
Liabilities	\$71	\$78	10.9%	
Deposits	\$67	\$68	1.5%	
Total other borrowings	\$3	\$10	223.9%	
FHLB advances	\$3	\$10	223.9%	
Equity				
Equity capital at quarter end	\$8	\$9	12.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.4%	--	
Tier 1 risk based capital ratio	11.3%	12.5%	--	
Total risk based capital ratio	12.6%	13.7%	--	
Return on equity ¹	0.1%	8.8%	--	
Return on assets ¹	0.0%	0.9%	--	
Net interest margin ¹	4.3%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.7%	0.0%	--	
Loss provision to net charge-offs (qtr)	33.0%	-500.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.5%	0.0%	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	1.2%	0.0%	6.6%	0.0%
Commercial & Industrial	0.0%	0.0%	0.7%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.5%	0.0%	0.2%	0.0%