

MAGNOLIA STATE CORPORATION, THE

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1084016	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$316	\$303	-4.3%		
Loans	\$240	\$238	-0.9%		
Construction & development	\$38	\$41	9.2%		
Closed-end 1-4 family residential	\$80	\$79	-2.0%		
Home equity	\$5	\$6	12.3%		
Credit card	\$2	\$2	-4.5%		
Other consumer	\$8	\$10	21.7%		
Commercial & Industrial	\$22	\$19	-14.3%		
Commercial real estate	\$68	\$65	-3.6%		
Unused commitments	\$14	\$33	131.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$41	\$24	-42.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$12	1.4%		
Cash & balances due	\$9	\$11	16.4%		
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	\$287	\$273	-5.1%		
Deposits	\$271	\$271	0.1%		
Total other borrowings	\$15	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$29	\$30	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.7%	--		
Tier 1 risk based capital ratio	12.4%	13.2%	--		
Total risk based capital ratio	13.3%	14.0%	--		
Return on equity ¹	7.2%	6.4%	--		
Return on assets ¹	0.7%	0.6%	--		
Net interest margin ¹	4.5%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	162.1%	85.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2014	2015	2014	2015	
Construction & development	0.0%	0.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	1.0%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	1.3%	0.7%	0.1%	0.6%	--
Other consumer	0.3%	0.1%	0.0%	0.1%	--
Commercial & Industrial	0.7%	0.0%	0.0%	0.0%	--
Commercial real estate	0.1%	1.7%	0.0%	0.0%	--
Total loans	0.5%	0.9%	0.0%	0.1%	--