

BANKPLUS

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1097306	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev	
Assets	\$2,680	\$2,570	-4.1%	
Loans	\$1,822	\$1,567	-14.0%	
<i>Construction & development</i>	\$151	\$112	-25.6%	
<i>Closed-end 1-4 family residential</i>	\$440	\$393	-10.7%	
<i>Home equity</i>	\$79	\$67	-15.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$39	\$37	-5.9%	
<i>Commercial & Industrial</i>	\$309	\$233	-24.8%	
<i>Commercial real estate</i>	\$539	\$468	-13.1%	
Unused commitments	\$460	\$436	-5.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$13	18.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$555	\$748	34.8%	
Cash & balances due	\$94	\$60	-35.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$51	\$39	-23.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$57	\$44	-22.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,432	\$2,325	-4.4%	
Deposits	\$2,115	\$2,040	-3.5%	
Total other borrowings	\$307	\$276	-9.9%	
FHLB advances	\$206	\$171	-17.0%	
Equity				
Equity capital at quarter end	\$247	\$245	-0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.6%	--	
Tier 1 risk based capital ratio	11.2%	12.2%	--	
Total risk based capital ratio	12.0%	13.0%	--	
Return on equity ¹	2.6%	8.1%	--	
Return on assets ¹	0.2%	0.8%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	159.4%	170.7%	--	
Loss provision to net charge-offs (qtr)	134.1%	52.5%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016
<i>Construction & development</i>	2.4%	0.4%	0.4%	0.0%
<i>Closed-end 1-4 family residential</i>	0.9%	1.2%	0.1%	0.1%
<i>Home equity</i>	0.2%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.2%	0.4%	0.8%
<i>Commercial & Industrial</i>	0.3%	0.3%	0.1%	0.1%
<i>Commercial real estate</i>	0.4%	0.5%	0.1%	0.0%
<i>Total loans</i>	0.6%	0.6%	0.2%	0.1%