

**ST JOHNS BANK&TRUST CO**

	Disbursement Date 03/13/2009	RSSD (Holding Company) 2630746	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2015</b> \$ millions	<b>2016</b> \$ millions	%chg from prev		
<b>Assets</b>	\$290	\$298	2.8%		
Loans	\$193	\$207	7.3%		
Construction & development	\$8	\$9	10.2%		
Closed-end 1-4 family residential	\$20	\$21	1.9%		
Home equity	\$4	\$4	6.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	25.5%		
Commercial & Industrial	\$16	\$16	4.5%		
Commercial real estate	\$136	\$146	7.8%		
Unused commitments	\$29	\$37	27.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$65	\$63	-3.0%		
Cash & balances due	\$17	\$14	-18.2%		
<b>Residential mortgage originations</b>					
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			
<b>Liabilities</b>	\$262	\$269	2.8%		
Deposits	\$261	\$268	2.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
<b>Equity</b>					
Equity capital at quarter end	\$28	\$29	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	9.2%	8.9%	--		
Tier 1 risk based capital ratio	13.0%	11.7%	--		
Total risk based capital ratio	14.2%	13.0%	--		
Return on equity <sup>1</sup>	-3.3%	2.7%	--		
Return on assets <sup>1</sup>	-0.3%	0.3%	--		
Net interest margin <sup>1</sup>	3.8%	3.4%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.5%	28.3%	--		
Loss provision to net charge-offs (qtr)	-315.8%	20000.0%	--		
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>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>	
Construction & development	15.8%	14.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.5%	0.0%	0.0%	--
Home equity	0.4%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	2.9%	7.1%	0.0%	0.0%	--
Total loans	2.7%	5.7%	0.0%	0.0%	--