

**MAGNOLIA STATE BANK**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1084016	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2016</b> \$ millions	<b>2017</b> \$ millions	%chg from prev	
<b>Assets</b>	\$257	\$219	-14.6%	
<b>Loans</b>	\$33	\$35	4.7%	
<i>Construction &amp; development</i>	\$78	\$69	-11.9%	
<i>Closed-end 1-4 family residential</i>	\$8	\$6	-28.8%	
<i>Home equity</i>	\$2	\$2	-7.1%	
<i>Credit card</i>	\$8	\$9	7.5%	
<i>Other consumer</i>	\$24	\$24	3.5%	
<i>Commercial &amp; Industrial</i>	\$78	\$56	-28.5%	
<i>Commercial real estate</i>	\$45	\$32	-30.0%	
Unused commitments	\$0	\$0		
Securitization outstanding principal	\$17	\$25	43.8%	
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$20	\$28	41.1%	
Other securities	\$13	\$11	-18.3%	
Cash & balances due	\$0	\$0		
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$294	\$268	-8.8%	
<b>Liabilities</b>	\$294	\$267	-8.9%	
Deposits	\$0	\$0		
Total other borrowings	\$0	\$0		
FHLB advances	\$32	\$30	-4.0%	
<b>Equity</b>				
Equity capital at quarter end	\$0	\$0		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.3%	13.6%	--	
Tier 1 risk based capital ratio	13.1%	14.4%	--	
Total risk based capital ratio	7.5%	3.9%	--	
Return on equity <sup>1</sup>	0.7%	0.4%	--	
Return on assets <sup>1</sup>	4.1%	4.0%	--	
Net interest margin <sup>1</sup>	185.9%	68.1%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	2306.3%	89.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	2.4%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2016</b>	<b>2017</b>	<b>2016</b>	<b>2017</b>
<i>Construction &amp; development</i>	0.5%	0.0%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	2.2%	0.9%	0.7%	0.0%
<i>Credit card</i>	1.6%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	7.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.1%	0.1%	0.0%	0.4%
<i>Commercial real estate</i>	0.4%	1.2%	0.0%	0.1%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%