

ST JOHNS BANK&TRUST CO

	Disbursement Date 03/13/2009	RSSD (Holding Company) 2630746	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2016 \$ millions	2017 \$ millions	%chg from prev	
Assets	\$209	\$193	-7.9%	
Loans	\$7	\$8	16.5%	
<i>Construction & development</i>	\$22	\$20	-6.8%	
<i>Closed-end 1-4 family residential</i>	\$4	\$4	4.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$1	37.1%	
<i>Other consumer</i>	\$19	\$16	-19.0%	
<i>Commercial & Industrial</i>	\$145	\$136	-6.5%	
<i>Commercial real estate</i>	\$49	\$29	-39.8%	
Unused commitments	\$0	\$0		
Securitization outstanding principal	\$1	\$1	4.0%	
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$59	\$65	10.2%	
Other securities	\$15	\$17	18.9%	
Cash & balances due	\$0	\$0		
Residential mortgage originations				
<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>	\$268	\$262	-2.4%	
Liabilities	\$267	\$261	-2.2%	
Deposits	\$0	\$0		
Total other borrowings	\$0	\$0		
FHLB advances	\$27	\$28	3.2%	
Equity				
Equity capital at quarter end	\$0	\$0		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	13.0%	--	
Tier 1 risk based capital ratio	12.9%	14.2%	--	
Total risk based capital ratio	-2.9%	-3.3%	--	
Return on equity ¹	-0.3%	-0.3%	--	
Return on assets ¹	4.0%	3.8%	--	
Net interest margin ¹	137.2%	54.5%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	750.0%	-315.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	10.2%	15.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2016	2017	2016	2017
<i>Construction & development</i>	0.4%	0.2%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	0.7%	0.4%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.6%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.6%	2.9%	0.0%	0.0%
<i>Commercial real estate</i>	0.8%	2.7%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%