



CPP ANNUAL USE OF CAPITAL SURVEY - 2017

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

St. Johns Bancshares, Inc.

Person to be contacted regarding this report:	Brad Muhlke
UST Sequence Number:	751
CPP/CDCI Funds Received:	3,000,000
CPP/CDCI Funds Repaid to Date:	3,000,000
Date Funded (first funding):	Mar 13, 2009
Date Repaid ¹ :	Jan 10, 2018

RSSD: (For Bank Holding Companies)	1096587
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	8898
Credit Union Charter Number: (For Credit Unions)	
City:	Saint Louis
State:	Missouri

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

<input type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	
<input type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	In 2009, we applied for funds out of an abundance of caution due to the substantial uncertainty we face within the banking industry in these challenging economic times. We continued to hold these funds while we worked to resolve non-performing assets.
<input type="checkbox"/>	Reduce borrowings	
<input type="checkbox"/>	Increase charge-offs	
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

Upon receipt of the CPP investment in 2009, we were able to make a substantial provision to our reserve to offset the increased risk in our loan portfolio due to the decline in the real estate market and the economy in general. This reserve continued to allow us to work with credit-worthy borrowers to resolve the risk in their loan relationship in an orderly manner.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.