

TODD BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1140574	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$226	\$244	7.8%	
Loans	\$178	\$188	5.2%	
Construction & development	\$0	\$2	438.4%	
Closed-end 1-4 family residential	\$56	\$59	5.4%	
Home equity	\$4	\$3	-7.4%	
Credit card	\$0	\$0		
Other consumer	\$5	\$9	86.4%	
Commercial & Industrial	\$17	\$16	-6.8%	
Commercial real estate	\$62	\$57	-8.2%	
Unused commitments	\$20	\$19	-1.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$15	123.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$22	1.2%	
Cash & balances due	\$4	\$4	-2.2%	
Residential mortgage originations				
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		
Liabilities	\$205	\$222	8.4%	
Deposits	\$204	\$222	8.9%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$21	\$21	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	8.9%	--	
Tier 1 risk based capital ratio	12.4%	11.9%	--	
Total risk based capital ratio	13.4%	13.1%	--	
Return on equity ¹	5.7%	-5.2%	--	
Return on assets ¹	0.5%	-0.5%	--	
Net interest margin ¹	3.1%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.9%	129.0%	--	
Loss provision to net charge-offs (qtr)	5833.3%	235.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.9%	1.7%	0.0%	0.3%
Home equity	7.9%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.5%	0.3%	0.1%	0.7%
Commercial & Industrial	0.2%	0.0%	0.0%	0.0%
Commercial real estate	2.3%	1.6%	0.0%	0.4%
Total loans	1.4%	1.1%	0.0%	0.3%