

**PORTER BANCORP, INC.**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1249712	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,644	\$1,825	11.1%	
Loans	\$1,350	\$1,413	4.7%	
Construction & development	\$371	\$304	-18.1%	
Closed-end 1-4 family residential	\$286	\$322	12.5%	
Home equity	\$33	\$32	-2.6%	
Credit card	\$0	\$0	4.6%	
Other consumer	\$37	\$36	-2.2%	
Commercial & Industrial	\$91	\$90	-1.2%	
Commercial real estate	\$377	\$452	19.8%	
Unused commitments	\$150	\$137	-8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$138	\$127	-7.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$34	2.8%	
Cash & balances due	\$44	\$169	281.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$5		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$5		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,483	\$1,651	11.3%	
Deposits	\$1,313	\$1,540	17.3%	
Total other borrowings	\$153	\$94	-38.2%	
FHLB advances	\$143	\$83	-41.9%	
<b>Equity</b>				
Equity capital at quarter end	\$160	\$175	8.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.6%	--	
Tier 1 risk based capital ratio	10.1%	10.7%	--	
Total risk based capital ratio	12.0%	12.6%	--	
Return on equity <sup>1</sup>	7.6%	1.2%	--	
Return on assets <sup>1</sup>	0.7%	0.1%	--	
Net interest margin <sup>1</sup>	3.1%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.2%	31.1%	--	
Loss provision to net charge-offs (qtr)	158.4%	197.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	1.9%	16.8%	0.1%	1.1%
Closed-end 1-4 family residential	1.4%	4.7%	0.2%	0.2%
Home equity	1.5%	2.1%	0.1%	0.1%
Credit card	0.0%	0.0%	11.3%	3.4%
Other consumer	1.5%	0.5%	0.9%	0.8%
Commercial & Industrial	0.7%	2.1%	0.3%	0.2%
Commercial real estate	1.7%	3.0%	0.0%	0.0%
Total loans	1.6%	6.0%	0.1%	0.3%