

SPIRIT BANKCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1062135	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,265	\$1,366	8.0%	
Loans	\$1,030	\$1,140	10.6%	
<i>Construction & development</i>	\$233	\$231	-1.1%	
<i>Closed-end 1-4 family residential</i>	\$257	\$300	16.9%	
<i>Home equity</i>	\$5	\$2	-68.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$27	\$22	-18.4%	
<i>Commercial & Industrial</i>	\$288	\$265	-8.1%	
<i>Commercial real estate</i>	\$163	\$241	47.9%	
Unused commitments	\$187	\$238	27.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$80	\$43	-46.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$53	\$49	-8.0%	
Cash & balances due	\$24	\$23	-3.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$422	\$572	35.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$415	\$629	51.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,172	\$1,251	6.8%	
Deposits	\$981	\$1,120	14.2%	
Total other borrowings	\$179	\$117	-34.5%	
FHLB advances	\$146	\$96	-34.0%	
Equity				
Equity capital at quarter end	\$93	\$115	22.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$22	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	7.7%	--	
Tier 1 risk based capital ratio	9.0%	10.0%	--	
Total risk based capital ratio	10.8%	11.8%	--	
Return on equity ¹	0.3%	-4.6%	--	
Return on assets ¹	0.0%	-0.4%	--	
Net interest margin ¹	4.2%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.8%	64.4%	--	
Loss provision to net charge-offs (qtr)	100.4%	119.3%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.6%	3.4%	0.2%	0.0%
<i>Closed-end 1-4 family residential</i>	1.0%	1.0%	0.0%	0.2%
<i>Home equity</i>	0.0%	0.0%	2.6%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.9%	0.6%	0.5%	0.4%
<i>Commercial & Industrial</i>	6.4%	3.3%	0.4%	1.8%
<i>Commercial real estate</i>	0.6%	1.5%	0.4%	0.1%
<i>Total loans</i>	2.3%	2.3%	0.3%	0.5%