

STATE BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1138861	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,692	\$1,607	-5.0%	
Loans	\$1,123	\$1,100	-2.1%	
<i>Construction & development</i>	\$123	\$83	-32.1%	
<i>Closed-end 1-4 family residential</i>	\$44	\$38	-12.9%	
<i>Home equity</i>	\$60	\$58	-4.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-19.0%	
<i>Commercial & Industrial</i>	\$399	\$350	-12.3%	
<i>Commercial real estate</i>	\$468	\$483	3.1%	
Unused commitments	\$263	\$232	-11.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$378	\$381	0.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$38	\$35	-6.0%	
Cash & balances due	\$102	\$29	-71.9%	
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>	\$0	\$0		
Liabilities	\$1,516	\$1,442	-4.9%	
Deposits	\$1,486	\$1,352	-9.1%	
Total other borrowings	\$3	\$77	2466.7%	
FHLB advances	\$0	\$45		
Equity				
Equity capital at quarter end	\$176	\$165	-6.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$34	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	8.5%	--	
Tier 1 risk based capital ratio	12.2%	11.0%	--	
Total risk based capital ratio	13.5%	12.2%	--	
Return on equity ¹	-9.6%	-28.0%	--	
Return on assets ¹	-0.9%	-3.0%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	116.1%	272.6%	--	
Loss provision to net charge-offs (qtr)	241.0%	97.1%	--	
Net charge-offs to average loans and leases ¹	1.0%	8.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.6%	8.7%	0.6%	14.6%
<i>Closed-end 1-4 family residential</i>	0.9%	0.1%	0.0%	0.9%
<i>Home equity</i>	0.0%	0.2%	0.0%	1.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.0%	0.5%	0.1%	0.8%
<i>Commercial & Industrial</i>	1.7%	0.4%	0.1%	0.8%
<i>Commercial real estate</i>	0.4%	0.4%	0.4%	1.2%
<i>Total loans</i>	1.4%	1.0%	0.3%	2.2%