

STATE BANK OF BARTLEY

	CPP Disbursement Date 09/04/2009	Cert 8321	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$38	\$62	64.5%	
Loans	\$31	\$48	56.1%	
<i>Construction & development</i>	\$7	\$7	2.4%	
<i>Closed-end 1-4 family residential</i>	\$8	\$8	2.3%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	65.8%	
<i>Commercial & Industrial</i>	\$4	\$14	273.9%	
<i>Commercial real estate</i>	\$8	\$9	21.1%	
Unused commitments	\$2	\$1	-63.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-6.5%	
Cash & balances due	\$3	\$3	-0.5%	
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	\$32	\$55	74.4%	
Deposits	\$26	\$48	83.5%	
Total other borrowings	\$6	\$6	0.0%	
FHLB advances	\$6	\$6	0.0%	
Equity				
Equity capital at quarter end	\$6	\$6	10.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	15.4%	10.8%	--	
Tier 1 risk based capital ratio	19.8%	14.2%	--	
Total risk based capital ratio	21.1%	15.3%	--	
Return on equity ¹	-13.5%	19.1%	--	
Return on assets ¹	-2.2%	2.0%	--	
Net interest margin ¹	5.0%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	292.4%	512.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.2%	1.2%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.6%	0.2%	0.0%	0.0%