

SUPERIOR BANK

	CPP Disbursement Date 12/05/2008	Cert 17750	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,034	\$3,222	6.2%	
Loans	\$2,356	\$2,551	8.3%	
<i>Construction & development</i>	\$647	\$675	4.3%	
<i>Closed-end 1-4 family residential</i>	\$609	\$673	10.6%	
<i>Home equity</i>	\$83	\$99	18.5%	
<i>Credit card</i>	\$0	\$1	8.2%	
<i>Other consumer</i>	\$66	\$58	-12.7%	
<i>Commercial & Industrial</i>	\$205	\$218	6.3%	
<i>Commercial real estate</i>	\$710	\$713	0.4%	
Unused commitments	\$357	\$271	-24.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$280	\$193	-31.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$91	\$104	14.8%	
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	\$2,741	\$2,949	7.6%	
Deposits	\$2,344	\$2,659	13.4%	
Total other borrowings	\$368	\$262	-29.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$294	\$274	-6.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	7.8%	--	
Tier 1 risk based capital ratio	10.8%	9.3%	--	
Total risk based capital ratio	12.1%	10.7%	--	
Return on equity ¹	-186.1%	-13.2%	--	
Return on assets ¹	-20.8%	-1.1%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.8%	16.9%	--	
Loss provision to net charge-offs (qtr)	144.8%	143.7%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.2%	10.8%	0.0%	0.4%
<i>Closed-end 1-4 family residential</i>	3.6%	7.5%	0.3%	0.4%
<i>Home equity</i>	1.0%	2.1%	-0.2%	0.1%
<i>Credit card</i>	7.3%	5.8%	0.0%	0.0%
<i>Other consumer</i>	1.9%	2.5%	1.3%	1.7%
<i>Commercial & Industrial</i>	0.1%	0.8%	0.0%	0.5%
<i>Commercial real estate</i>	2.4%	3.3%	0.2%	0.2%
<i>Total loans</i>	2.7%	6.3%	0.1%	0.4%