

PEOPLESOUTH BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1866155	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$558	\$535	-4.2%	
Loans	\$342	\$322	-5.9%	
Construction & development	\$40	\$40	-0.7%	
Closed-end 1-4 family residential	\$53	\$51	-3.1%	
Home equity	\$13	\$12	-8.7%	
Credit card	\$0	\$0		
Other consumer	\$21	\$13	-40.0%	
Commercial & Industrial	\$15	\$12	-21.0%	
Commercial real estate	\$132	\$133	0.1%	
Unused commitments	\$32	\$29	-9.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$100	153515.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$124	\$44	-64.4%	
Cash & balances due	\$58	\$35	-40.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$514	\$485	-5.6%	
Deposits	\$456	\$446	-2.1%	
Total other borrowings	\$56	\$37	-33.6%	
FHLB advances	\$56	\$37	-33.6%	
Equity				
Equity capital at quarter end	\$44	\$50	12.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	9.1%	--	
Tier 1 risk based capital ratio	11.7%	13.7%	--	
Total risk based capital ratio	13.0%	14.9%	--	
Return on equity ¹	-9.3%	6.0%	--	
Return on assets ¹	-0.8%	0.6%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.2%	59.0%	--	
Loss provision to net charge-offs (qtr)	121.2%	18.5%	--	
Net charge-offs to average loans and leases ¹	3.5%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	11.5%	10.0%	6.8%	0.0%
Closed-end 1-4 family residential	5.6%	3.0%	0.0%	0.3%
Home equity	2.9%	0.9%	0.3%	3.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	2.0%	0.1%	0.1%
Commercial & Industrial	2.5%	1.6%	1.5%	0.1%
Commercial real estate	2.7%	2.5%	0.0%	0.0%
Total loans	4.0%	3.3%	0.9%	0.2%