

CAPGEN CAPITAL GROUP III LP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3962640	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,015	\$2,136	6.0%	
Loans	\$1,253	\$1,215	-3.1%	
<i>Construction & development</i>	\$79	\$49	-38.0%	
<i>Closed-end 1-4 family residential</i>	\$472	\$498	5.6%	
<i>Home equity</i>	\$58	\$55	-4.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$50	\$44	-12.8%	
<i>Commercial & Industrial</i>	\$36	\$40	11.4%	
<i>Commercial real estate</i>	\$511	\$490	-4.0%	
Unused commitments	\$131	\$161	22.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$445	\$658	47.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$11	-36.3%	
Cash & balances due	\$211	\$167	-21.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$28	\$21	-27.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$23	\$19	-15.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,816	\$1,925	6.0%	
Deposits	\$1,655	\$1,727	4.3%	
Total other borrowings	\$152	\$190	24.9%	
FHLB advances	\$50	\$50	0.0%	
Equity				
Equity capital at quarter end	\$199	\$211	6.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$38	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.8%	--	
Tier 1 risk based capital ratio	15.0%	16.6%	--	
Total risk based capital ratio	16.3%	17.9%	--	
Return on equity ¹	-18.6%	5.5%	--	
Return on assets ¹	-1.9%	0.6%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.3%	89.6%	--	
Loss provision to net charge-offs (qtr)	85.0%	13.2%	--	
Net charge-offs to average loans and leases ¹	1.5%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	36.9%	4.5%	1.9%	0.7%
<i>Closed-end 1-4 family residential</i>	2.8%	2.4%	0.3%	0.3%
<i>Home equity</i>	3.0%	0.8%	0.6%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.1%	1.4%	0.2%	0.3%
<i>Commercial & Industrial</i>	12.8%	0.0%	0.7%	0.0%
<i>Commercial real estate</i>	2.9%	2.1%	0.2%	0.5%
<i>Total loans</i>	5.4%	2.3%	0.4%	0.4%