

**ROGERS BANCSHARES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2066886	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,292	\$1,048	-18.8%	
Loans	\$765	\$629	-17.8%	
Construction & development	\$156	\$113	-27.8%	
Closed-end 1-4 family residential	\$152	\$115	-24.4%	
Home equity	\$18	\$17	-4.7%	
Credit card	\$0	\$0		
Other consumer	\$23	\$10	-57.5%	
Commercial & Industrial	\$80	\$62	-22.2%	
Commercial real estate	\$274	\$228	-16.6%	
Unused commitments	\$75	\$63	-16.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$80	\$67	-15.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$153	\$98	-36.4%	
Cash & balances due	\$86	\$75	-12.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$50	\$58	16.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$51	\$57	12.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,222	\$982	-19.6%	
Deposits	\$1,102	\$915	-17.0%	
Total other borrowings	\$114	\$61	-46.6%	
FHLB advances	\$52	\$18	-65.9%	
<b>Equity</b>				
Equity capital at quarter end	\$69	\$66	-4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.2%	5.9%	--	
Tier 1 risk based capital ratio	7.3%	8.1%	--	
Total risk based capital ratio	8.6%	9.4%	--	
Return on equity <sup>1</sup>	-25.2%	3.2%	--	
Return on assets <sup>1</sup>	-1.4%	0.2%	--	
Net interest margin <sup>1</sup>	3.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	25.8%	33.9%	--	
Loss provision to net charge-offs (qtr)	71.1%	1.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.4%	2.5%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	25.0%	23.0%	1.4%	1.1%
Closed-end 1-4 family residential	5.9%	12.6%	0.2%	0.3%
Home equity	1.2%	0.8%	0.2%	1.7%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	0.5%	0.7%	1.3%
Commercial & Industrial	22.5%	17.3%	0.1%	2.6%
Commercial real estate	10.3%	9.8%	0.0%	0.0%
Total loans	15.4%	12.3%	0.9%	0.7%