

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$519	\$558	7.4%	
Loans	\$389	\$342	-12.0%	
Construction & development	\$83	\$40	-51.7%	
Closed-end 1-4 family residential	\$59	\$53	-10.6%	
Home equity	\$11	\$13	16.4%	
Credit card	\$0	\$0		
Other consumer	\$20	\$21	6.9%	
Commercial & Industrial	\$21	\$15	-25.7%	
Commercial real estate	\$125	\$132	6.2%	
Unused commitments	\$33	\$32	-3.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$0	-98.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$69	\$124	79.8%	
Cash & balances due	\$31	\$58	84.9%	
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	\$477	\$514	7.7%	
Deposits	\$404	\$456	12.8%	
Total other borrowings	\$71	\$56	-21.2%	
FHLB advances	\$71	\$56	-21.2%	
Equity				
Equity capital at quarter end	\$43	\$44	3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	8.1%	--	
Tier 1 risk based capital ratio	10.5%	11.7%	--	
Total risk based capital ratio	11.8%	13.0%	--	
Return on equity ¹	5.9%	-9.3%	--	
Return on assets ¹	0.5%	-0.8%	--	
Net interest margin ¹	3.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.4%	49.2%	--	
Loss provision to net charge-offs (qtr)	120.8%	121.2%	--	
Net charge-offs to average loans and leases ¹	2.0%	3.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	10.2%	11.5%	1.3%	6.8%
Closed-end 1-4 family residential	13.8%	5.6%	0.1%	0.0%
Home equity	0.2%	2.9%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.5%	1.6%	0.2%	0.1%
Commercial & Industrial	2.5%	2.5%	4.7%	1.5%
Commercial real estate	1.8%	2.7%	0.0%	0.0%
Total loans	5.1%	4.0%	0.5%	0.9%