

RANDOLPH BANK&TRUST CO

	CPP Disbursement Date 10/30/2009	Cert 22746	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$290	\$292	0.5%		
Loans	\$212	\$201	-5.0%		
<i>Construction & development</i>	\$19	\$18	-5.1%		
<i>Closed-end 1-4 family residential</i>	\$73	\$68	-6.7%		
<i>Home equity</i>	\$14	\$15	8.6%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$5	\$4	-13.3%		
<i>Commercial & Industrial</i>	\$24	\$17	-29.6%		
<i>Commercial real estate</i>	\$67	\$68	2.4%		
Unused commitments	\$29	\$34	16.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$28	\$21	-22.8%		
Asset-backed securities	\$1	\$0	-18.6%		
Other securities	\$8	\$13	71.7%		
Cash & balances due	\$16	\$15	-6.2%		
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	\$263	\$266	0.9%		
Deposits	\$236	\$253	7.2%		
Total other borrowings	\$26	\$11	-56.5%		
FHLB advances	\$26	\$11	-56.5%		
Equity					
Equity capital at quarter end	\$27	\$26	-3.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	8.4%	--		
Tier 1 risk based capital ratio	11.6%	11.4%	--		
Total risk based capital ratio	12.8%	12.7%	--		
Return on equity ¹	-5.5%	-17.0%	--		
Return on assets ¹	-0.5%	-1.6%	--		
Net interest margin ¹	3.8%	3.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	232.2%	39.3%	--		
Loss provision to net charge-offs (qtr)	97.0%	115.2%	--		
Net charge-offs to average loans and leases ¹	0.2%	1.6%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	1.4%	18.3%	0.0%	4.2%	--
<i>Closed-end 1-4 family residential</i>	0.3%	1.0%	0.0%	0.0%	--
<i>Home equity</i>	1.7%	0.4%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	1.9%	0.5%	0.0%	--
<i>Commercial & Industrial</i>	1.7%	10.9%	0.4%	0.3%	--
<i>Commercial real estate</i>	0.0%	2.6%	0.0%	0.0%	--
<i>Total loans</i>	0.6%	3.9%	0.1%	0.4%	--