

CAPGEN CAPITAL GROUP VI LP

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 4156660	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets		\$1,630		
Loans		\$1,157		
<i>Construction & development</i>		\$137		
<i>Closed-end 1-4 family residential</i>		\$172		
<i>Home equity</i>		\$107		
<i>Credit card</i>		\$0		
<i>Other consumer</i>		\$52		
<i>Commercial & Industrial</i>		\$184		
<i>Commercial real estate</i>		\$391		
Unused commitments		\$191		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$196		
Asset-backed securities		\$46		
Other securities		\$38		
Cash & balances due		\$52		
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>		\$94		
<i>Open-end HELOC originated for sale (quarter)</i>		\$0		
<i>Closed-end mortgage originations sold (quarter)</i>		\$98		
<i>Open-end HELOC originations sold (quarter)</i>		\$0		
Liabilities		\$1,464		
Deposits		\$1,286		
Total other borrowings		\$164		
FHLB advances		\$164		
Equity				
Equity capital at quarter end		\$166		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		9.6%	--	
Tier 1 risk based capital ratio		12.2%	--	
Total risk based capital ratio		13.5%	--	
Return on equity ¹		3.6%	--	
Return on assets ¹		0.4%	--	
Net interest margin ¹		3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		91.0%	--	
Loss provision to net charge-offs (qtr)		-10.1%	--	
Net charge-offs to average loans and leases ¹		0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>		7.3%		0.8%
<i>Closed-end 1-4 family residential</i>		5.0%		0.1%
<i>Home equity</i>		2.4%		0.1%
<i>Credit card</i>		0.0%		0.0%
<i>Other consumer</i>		0.3%		0.1%
<i>Commercial & Industrial</i>		1.2%		0.4%
<i>Commercial real estate</i>		2.8%		0.5%
<i>Total loans</i>		3.0%		0.4%