

DOLPHIN FAMILY LIMITED PARTNERSHIP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3304343	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$357	\$358	0.3%	
Loans	\$270	\$266	-1.5%	
Construction & development	\$48	\$43	-10.1%	
Closed-end 1-4 family residential	\$28	\$28	1.9%	
Home equity	\$3	\$2	-40.8%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1	33.5%	
Commercial & Industrial	\$43	\$47	11.2%	
Commercial real estate	\$118	\$111	-6.0%	
Unused commitments	\$16	\$18	7.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$5	-36.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$50	24.0%	
Cash & balances due	\$16	\$10	-38.2%	
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	\$312	\$316	1.2%	
Deposits	\$310	\$314	1.4%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$46	\$43	-6.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	13.5%	12.2%	--	
Tier 1 risk based capital ratio	17.7%	17.6%	--	
Total risk based capital ratio	18.8%	18.3%	--	
Return on equity ¹	8.2%	1.5%	--	
Return on assets ¹	1.1%	0.2%	--	
Net interest margin ¹	3.8%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	78.0%	49.8%	--	
Loss provision to net charge-offs (qtr)	23.4%	101.1%	--	
Net charge-offs to average loans and leases ¹	1.7%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	2.1%	5.5%	1.8%	2.1%
Closed-end 1-4 family residential	0.0%	0.1%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.6%	0.2%	0.6%	0.0%
Commercial real estate	0.6%	0.7%	0.0%	0.0%
Total loans	1.4%	1.3%	0.5%	0.4%