

RISING SUN BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1846232	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$220	\$206	-6.2%	
Loans	\$153	\$139	-9.0%	
<i>Construction & development</i>	\$8	\$5	-41.7%	
<i>Closed-end 1-4 family residential</i>	\$39	\$36	-7.1%	
<i>Home equity</i>	\$8	\$8	3.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$3	31.1%	
<i>Commercial & Industrial</i>	\$33	\$29	-10.7%	
<i>Commercial real estate</i>	\$52	\$48	-7.9%	
Unused commitments	\$9	\$11	14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$38	44.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-14.9%	
Cash & balances due	\$33	\$23	-32.3%	
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	\$209	\$200	-4.3%	
Deposits	\$206	\$197	-4.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$11	\$6	-42.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.8%	3.4%	--	
Tier 1 risk based capital ratio	7.2%	5.4%	--	
Total risk based capital ratio	8.5%	6.7%	--	
Return on equity ¹	-44.2%	-73.9%	--	
Return on assets ¹	-2.3%	-2.5%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	53.0%	86.0%	--	
Loss provision to net charge-offs (qtr)	30.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	2.1%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	21.0%	0.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	9.3%	6.3%	0.5%	0.4%
<i>Home equity</i>	1.2%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.5%	0.0%
<i>Commercial & Industrial</i>	4.9%	1.0%	0.6%	0.6%
<i>Commercial real estate</i>	4.0%	0.0%	0.9%	0.0%
<i>Total loans</i>	6.5%	4.0%	0.6%	0.2%