

**BANCINDEPENDENT INCORPORATED**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 1082209	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$897	\$955	6.5%	
Loans	\$696	\$744	6.8%	
<i>Construction &amp; development</i>	\$105	\$86	-18.0%	
<i>Closed-end 1-4 family residential</i>	\$198	\$203	2.6%	
<i>Home equity</i>	\$55	\$66	20.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$43	\$36	-16.6%	
<i>Commercial &amp; Industrial</i>	\$51	\$43	-15.7%	
<i>Commercial real estate</i>	\$195	\$202	3.2%	
Unused commitments	\$92	\$113	23.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$43	\$33	-23.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$27	-37.9%	
Cash & balances due	\$28	\$62	123.0%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$804	\$838	4.3%	
Deposits	\$734	\$787	7.2%	
Total other borrowings	\$60	\$38	-37.5%	
FHLB advances	\$35	\$25	-28.6%	
<b>Equity</b>				
Equity capital at quarter end	\$93	\$117	25.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$21	\$21	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	10.0%	--	
Tier 1 risk based capital ratio	9.5%	12.4%	--	
Total risk based capital ratio	10.6%	13.6%	--	
Return on equity <sup>1</sup>	0.6%	8.3%	--	
Return on assets <sup>1</sup>	0.1%	1.0%	--	
Net interest margin <sup>1</sup>	2.9%	6.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1399.7%	195.0%	--	
Loss provision to net charge-offs (qtr)	1006.9%	319.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	2.8%	0.0%	0.2%
<i>Closed-end 1-4 family residential</i>	0.1%	0.2%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.6%	0.5%	0.9%
<i>Commercial &amp; Industrial</i>	0.3%	0.1%	-0.2%	0.2%
<i>Commercial real estate</i>	0.0%	0.8%	0.1%	0.0%
<i>Total loans</i>	0.1%	0.7%	0.1%	0.1%