

BELVEDERE CAPITAL PARTNERS II LLC

	CPP Disbursement Date 11/20/2009	RSSD (Holding Company) 3437586	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$992	\$1,091	10.0%	
Loans	\$802	\$861	7.5%	
Construction & development	\$113	\$91	-19.5%	
Closed-end 1-4 family residential	\$61	\$66	7.7%	
Home equity	\$14	\$20	46.9%	
Credit card	\$0	\$0		
Other consumer	\$5	\$9	66.4%	
Commercial & Industrial	\$220	\$260	18.1%	
Commercial real estate	\$323	\$348	7.7%	
Unused commitments	\$218	\$191	-12.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$38	-9.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$28	116.9%	
Cash & balances due	\$28	\$137	391.7%	
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	\$853	\$980	14.9%	
Deposits	\$775	\$941	21.3%	
Total other borrowings	\$73	\$33	-54.3%	
FHLB advances	\$63	\$27	-58.2%	
Equity				
Equity capital at quarter end	\$139	\$111	-20.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$19	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	9.2%	--	
Tier 1 risk based capital ratio	11.7%	11.0%	--	
Total risk based capital ratio	12.9%	12.2%	--	
Return on equity ¹	-30.4%	-3.9%	--	
Return on assets ¹	-4.5%	-0.4%	--	
Net interest margin ¹	4.0%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	101.1%	72.0%	--	
Loss provision to net charge-offs (qtr)	178.1%	153.4%	--	
Net charge-offs to average loans and leases ¹	2.7%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.9%	9.6%	0.1%	-0.1%
Closed-end 1-4 family residential	0.0%	1.3%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.1%	0.2%	0.8%
Commercial & Industrial	1.4%	3.2%	1.8%	0.3%
Commercial real estate	1.3%	2.3%	0.4%	0.1%
Total loans	1.9%	3.1%	0.7%	0.1%