

CRESCENT FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3027709	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$968	\$1,032	6.6%	
Loans	\$786	\$760	-3.3%	
<i>Construction & development</i>	\$256	\$179	-30.1%	
<i>Closed-end 1-4 family residential</i>	\$99	\$109	9.1%	
<i>Home equity</i>	\$52	\$54	3.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-12.3%	
<i>Commercial & Industrial</i>	\$60	\$55	-7.3%	
<i>Commercial real estate</i>	\$304	\$338	11.2%	
Unused commitments	\$152	\$127	-16.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$69	\$131	90.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$37	\$62	69.2%	
Cash & balances due	\$10	\$14	34.6%	
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	\$863	\$937	8.5%	
Deposits	\$716	\$725	1.2%	
Total other borrowings	\$137	\$201	47.0%	
FHLB advances	\$128	\$151	18.0%	
Equity				
Equity capital at quarter end	\$105	\$96	-8.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$21	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.9%	--	
Tier 1 risk based capital ratio	8.7%	11.2%	--	
Total risk based capital ratio	10.9%	13.3%	--	
Return on equity ¹	-2.5%	-117.6%	--	
Return on assets ¹	-0.3%	-12.2%	--	
Net interest margin ¹	2.9%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	96.1%	94.9%	--	
Loss provision to net charge-offs (qtr)	293.7%	228.1%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.0%	3.9%	0.0%	0.9%
<i>Closed-end 1-4 family residential</i>	4.5%	2.7%	0.1%	0.3%
<i>Home equity</i>	0.2%	2.2%	0.0%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.2%	0.4%	0.3%
<i>Commercial & Industrial</i>	0.8%	4.9%	2.0%	0.9%
<i>Commercial real estate</i>	0.1%	1.4%	0.0%	0.0%
<i>Total loans</i>	1.7%	2.4%	0.2%	0.4%