

LANDRUM COMPANY

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1054514	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,333	\$1,465	9.9%	
Loans	\$1,082	\$1,115	3.0%	
Construction & development	\$117	\$110	-6.5%	
Closed-end 1-4 family residential	\$325	\$331	1.8%	
Home equity	\$35	\$35	1.2%	
Credit card	\$0	\$0		
Other consumer	\$78	\$69	-12.1%	
Commercial & Industrial	\$132	\$140	6.2%	
Commercial real estate	\$258	\$275	6.9%	
Unused commitments	\$194	\$209	7.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$63	\$99	56.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$45	40.7%	
Cash & balances due	\$46	\$80	74.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$10	\$10	1.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$9	\$9	-3.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,230	\$1,342	9.1%	
Deposits	\$1,153	\$1,285	11.5%	
Total other borrowings	\$68	\$47	-31.2%	
FHLB advances	\$41	\$47	14.7%	
Equity				
Equity capital at quarter end	\$103	\$123	19.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.6%	--	
Tier 1 risk based capital ratio	9.6%	10.7%	--	
Total risk based capital ratio	10.8%	11.9%	--	
Return on equity ¹	3.8%	5.0%	--	
Return on assets ¹	0.3%	0.4%	--	
Net interest margin ¹	4.8%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	153.4%	132.5%	--	
Loss provision to net charge-offs (qtr)	141.4%	120.1%	--	
Net charge-offs to average loans and leases ¹	0.8%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.3%	0.7%	0.4%	0.8%
Closed-end 1-4 family residential	0.7%	0.7%	0.1%	0.1%
Home equity	0.4%	0.9%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.4%	0.4%	0.5%
Commercial & Industrial	0.2%	1.4%	0.5%	1.2%
Commercial real estate	0.4%	2.6%	0.0%	0.0%
Total loans	0.9%	1.2%	0.3%	0.4%