

OMEGA CAPITAL CORP.

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3559198	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$118	\$131	10.6%	
Loans	\$85	\$83	-2.7%	
<i>Construction & development</i>	\$32	\$19	-41.1%	
<i>Closed-end 1-4 family residential</i>	\$16	\$27	68.6%	
<i>Home equity</i>	\$1	\$3	203.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-27.8%	
<i>Commercial & Industrial</i>	\$12	\$10	-18.7%	
<i>Commercial real estate</i>	\$22	\$23	5.1%	
Unused commitments	\$7	\$5	-33.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$26	405.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$7	-42.0%	
Cash & balances due	\$6	\$3	-51.7%	
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	\$108	\$119	11.1%	
Deposits	\$88	\$99	12.5%	
Total other borrowings	\$19	\$20	6.6%	
FHLB advances	\$19	\$20	6.7%	
Equity				
Equity capital at quarter end	\$11	\$11	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.6%	--	
Tier 1 risk based capital ratio	11.1%	12.7%	--	
Total risk based capital ratio	12.4%	13.9%	--	
Return on equity ¹	-266.6%	-77.1%	--	
Return on assets ¹	-34.8%	-7.0%	--	
Net interest margin ¹	4.6%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	249.9%	36.8%	--	
Loss provision to net charge-offs (qtr)	-10.2%	125.5%	--	
Net charge-offs to average loans and leases ¹	1.1%	9.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	25.6%	0.0%	8.8%
<i>Closed-end 1-4 family residential</i>	0.0%	9.2%	0.0%	0.5%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	3.2%	1.3%	0.0%	1.2%
<i>Commercial real estate</i>	1.4%	0.0%	1.0%	0.0%
<i>Total loans</i>	0.8%	8.9%	0.3%	2.3%