

PEOPLES BANCORPORATION, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1974443	Number of Insured Depository Institutions 3	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$560	\$556	-0.6%	
Loans	\$399	\$374	-6.3%	
<i>Construction & development</i>	\$104	\$73	-30.4%	
<i>Closed-end 1-4 family residential</i>	\$79	\$74	-7.1%	
<i>Home equity</i>	\$43	\$52	20.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$9	\$8	-5.0%	
<i>Commercial & Industrial</i>	\$43	\$40	-8.0%	
<i>Commercial real estate</i>	\$109	\$118	9.2%	
Unused commitments	\$79	\$72	-8.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$66	16.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$45	-12.7%	
Cash & balances due	\$9	\$12	34.4%	
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	\$507	\$503	-0.8%	
Deposits	\$446	\$487	9.2%	
Total other borrowings	\$58	\$13	-77.2%	
FHLB advances	\$35	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$52	\$53	1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$14	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.2%	--	
Tier 1 risk based capital ratio	12.0%	12.7%	--	
Total risk based capital ratio	13.3%	13.9%	--	
Return on equity ¹	-25.0%	0.9%	--	
Return on assets ¹	-2.1%	0.1%	--	
Net interest margin ¹	3.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.4%	49.9%	--	
Loss provision to net charge-offs (qtr)	147.2%	105.9%	--	
Net charge-offs to average loans and leases ¹	3.3%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	13.2%	11.4%	2.7%	0.7%
<i>Closed-end 1-4 family residential</i>	1.0%	5.2%	0.1%	0.5%
<i>Home equity</i>	0.0%	0.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.1%	0.0%	0.6%
<i>Commercial & Industrial</i>	0.2%	1.3%	0.4%	0.8%
<i>Commercial real estate</i>	1.5%	1.7%	0.2%	0.1%
<i>Total loans</i>	4.3%	4.0%	0.9%	0.4%