

PEOPLESOUTH BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1866155	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$513	\$522	1.6%	
Loans	\$390	\$389	-0.2%	
Construction & development	\$62	\$83	35.0%	
Closed-end 1-4 family residential	\$67	\$59	-12.1%	
Home equity	\$13	\$11	-9.4%	
Credit card	\$0	\$0		
Other consumer	\$22	\$20	-11.2%	
Commercial & Industrial	\$23	\$21	-8.2%	
Commercial real estate	\$147	\$125	-15.2%	
Unused commitments	\$45	\$33	-25.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-19.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$71	\$69	-2.9%	
Cash & balances due	\$21	\$31	49.4%	
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	\$470	\$477	1.5%	
Deposits	\$395	\$404	2.3%	
Total other borrowings	\$72	\$71	-1.8%	
FHLB advances	\$72	\$71	-1.8%	
Equity				
Equity capital at quarter end	\$44	\$45	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.7%	--	
Tier 1 risk based capital ratio	10.5%	11.0%	--	
Total risk based capital ratio	11.6%	12.2%	--	
Return on equity ¹	0.5%	12.5%	--	
Return on assets ¹	0.0%	1.1%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.1%	24.7%	--	
Loss provision to net charge-offs (qtr)	-11.5%	114.6%	--	
Net charge-offs to average loans and leases ¹	1.1%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.7%	10.2%	0.2%	1.3%
Closed-end 1-4 family residential	6.9%	13.8%	1.3%	0.1%
Home equity	0.2%	0.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	2.5%	2.1%	0.2%
Commercial & Industrial	0.9%	2.5%	0.1%	4.7%
Commercial real estate	0.9%	1.8%	0.0%	0.0%
Total loans	2.7%	5.1%	0.4%	0.5%