

RANDOLPH BANK&TRUST CO

	CPP Disbursement Date 10/30/2009	Cert 22746	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$270	\$290	7.4%	
Loans	\$210	\$212	1.1%	
<i>Construction & development</i>	\$18	\$19	6.8%	
<i>Closed-end 1-4 family residential</i>	\$73	\$73	0.0%	
<i>Home equity</i>	\$13	\$14	9.2%	
<i>Credit card</i>	\$2	\$0	-100.0%	
<i>Other consumer</i>	\$5	\$5	-5.6%	
<i>Commercial & Industrial</i>	\$27	\$24	-14.0%	
<i>Commercial real estate</i>	\$62	\$67	7.7%	
Unused commitments	\$38	\$29	-22.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$28	-2.1%	
Asset-backed securities	\$1	\$1	-14.3%	
Other securities	\$9	\$8	-12.4%	
Cash & balances due	\$8	\$16	91.8%	
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	\$249	\$263	5.6%	
Deposits	\$220	\$236	7.1%	
Total other borrowings	\$26	\$26	-2.4%	
FHLB advances	\$26	\$26	-2.4%	
Equity				
Equity capital at quarter end	\$21	\$27	29.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	9.5%	--	
Tier 1 risk based capital ratio	10.2%	11.7%	--	
Total risk based capital ratio	11.6%	12.9%	--	
Return on equity ¹	0.0%	-5.3%	--	
Return on assets ¹	0.0%	-0.5%	--	
Net interest margin ¹	3.5%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	212.3%	232.2%	--	
Loss provision to net charge-offs (qtr)	464.1%	97.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.0%	1.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	0.3%	0.0%	0.0%
<i>Home equity</i>	0.1%	1.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	2.1%	0.0%
<i>Other consumer</i>	5.2%	0.0%	0.8%	0.5%
<i>Commercial & Industrial</i>	1.2%	1.7%	0.0%	0.4%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.6%	0.6%	0.0%	0.1%