

RCB FINANCIAL CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3923539	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$212	\$229	8.1%	
Loans	\$171	\$169	-1.3%	
<i>Construction & development</i>	\$64	\$52	-19.6%	
<i>Closed-end 1-4 family residential</i>	\$18	\$23	23.2%	
<i>Home equity</i>	\$8	\$11	46.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-32.3%	
<i>Commercial & Industrial</i>	\$12	\$11	-5.1%	
<i>Commercial real estate</i>	\$58	\$62	6.6%	
Unused commitments	\$17	\$18	1.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$10	3.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$25	51.0%	
Cash & balances due	\$1	\$10	595.0%	
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	\$190	\$202	6.4%	
Deposits	\$151	\$173	14.2%	
Total other borrowings	\$38	\$29	-24.0%	
FHLB advances	\$34	\$29	-15.8%	
Equity				
Equity capital at quarter end	\$22	\$27	22.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	10.5%	--	
Tier 1 risk based capital ratio	11.0%	13.3%	--	
Total risk based capital ratio	12.0%	14.5%	--	
Return on equity ¹	-7.4%	-33.9%	--	
Return on assets ¹	-0.8%	-4.1%	--	
Net interest margin ¹	3.1%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	54.4%	--	
Loss provision to net charge-offs (qtr)	140.8%	169.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	5.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	10.8%	0.0%	2.7%
<i>Closed-end 1-4 family residential</i>	0.0%	3.4%	0.0%	0.6%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.9%
<i>Commercial & Industrial</i>	0.0%	0.1%	2.5%	1.6%
<i>Commercial real estate</i>	0.0%	0.2%	0.0%	0.0%
<i>Total loans</i>	0.0%	4.3%	0.2%	1.4%