

REGENT CAPITAL CORPORATION

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3632000	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$136	\$149	9.4%	
Loans	\$95	\$109	14.9%	
Construction & development	\$9	\$9	-2.3%	
Closed-end 1-4 family residential	\$21	\$25	19.4%	
Home equity	\$0	\$1	164.6%	
Credit card	\$0	\$0		
Other consumer	\$2	\$3	29.2%	
Commercial & Industrial	\$24	\$24	-1.6%	
Commercial real estate	\$21	\$33	54.4%	
Unused commitments	\$10	\$9	-8.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$10	-49.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$2	1804.5%	
Cash & balances due	\$11	\$14	26.0%	
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	\$121	\$132	8.9%	
Deposits	\$105	\$113	7.4%	
Total other borrowings	\$16	\$19	18.9%	
FHLB advances	\$16	\$19	18.9%	
Equity				
Equity capital at quarter end	\$15	\$17	13.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.3%	--	
Tier 1 risk based capital ratio	12.4%	11.8%	--	
Total risk based capital ratio	13.6%	13.0%	--	
Return on equity ¹	-9.7%	0.4%	--	
Return on assets ¹	-1.1%	0.1%	--	
Net interest margin ¹	4.5%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.3%	53.4%	--	
Loss provision to net charge-offs (qtr)	-4646.2%	414.1%	--	
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
Construction & development	11.4%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.7%	2.6%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.2%	0.0%	0.0%
Commercial & Industrial	3.3%	0.8%	0.0%	0.1%
Commercial real estate	6.9%	3.7%	0.0%	0.1%
Total loans	4.5%	2.3%	0.0%	0.1%