

REGIONAL BANKSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2954415	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$108	\$107	-1.1%	
Loans	\$87	\$83	-4.6%	
<i>Construction & development</i>	\$10	\$8	-19.4%	
<i>Closed-end 1-4 family residential</i>	\$15	\$16	11.0%	
<i>Home equity</i>	\$6	\$7	2.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$3	-29.2%	
<i>Commercial & Industrial</i>	\$9	\$7	-24.8%	
<i>Commercial real estate</i>	\$34	\$35	0.6%	
Unused commitments	\$9	\$9	-9.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-3.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$3	-56.7%	
Cash & balances due	\$1	\$8	517.7%	
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	\$98	\$96	-2.0%	
Deposits	\$88	\$90	2.2%	
Total other borrowings	\$9	\$6	-39.0%	
FHLB advances	\$9	\$6	-39.0%	
Equity				
Equity capital at quarter end	\$10	\$10	8.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.5%	--	
Tier 1 risk based capital ratio	10.4%	11.6%	--	
Total risk based capital ratio	11.7%	12.9%	--	
Return on equity ¹	-7.6%	0.8%	--	
Return on assets ¹	-0.7%	0.1%	--	
Net interest margin ¹	3.1%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.4%	43.6%	--	
Loss provision to net charge-offs (qtr)	341.5%	76.5%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.1%	5.9%	0.0%	0.0%
<i>Home equity</i>	0.0%	4.6%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.1%	0.4%	0.4%
<i>Commercial & Industrial</i>	14.9%	2.3%	0.9%	0.2%
<i>Commercial real estate</i>	0.0%	3.3%	0.0%	0.0%
<i>Total loans</i>	1.8%	3.1%	0.1%	0.1%