

**RELIANCE BANCSHARES, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2787118	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,573	\$1,538	-2.2%	
Loans	\$1,253	\$1,138	-9.2%	
<i>Construction &amp; development</i>	\$210	\$172	-17.8%	
<i>Closed-end 1-4 family residential</i>	\$96	\$60	-37.6%	
<i>Home equity</i>	\$26	\$24	-9.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$4	108.1%	
<i>Commercial &amp; Industrial</i>	\$98	\$88	-9.8%	
<i>Commercial real estate</i>	\$708	\$654	-7.6%	
Unused commitments	\$230	\$126	-45.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$89	\$137	53.4%	
Asset-backed securities	\$1	\$0	-100.0%	
Other securities	\$101	\$141	39.7%	
Cash & balances due	\$46	\$28	-40.2%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$5	\$8	70.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$4	\$8	79.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,429	\$1,398	-2.2%	
Deposits	\$1,229	\$1,273	3.6%	
Total other borrowings	\$193	\$120	-37.8%	
FHLB advances	\$140	\$100	-28.6%	
<b>Equity</b>				
Equity capital at quarter end	\$144	\$140	-2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$18	\$20	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	8.1%	--	
Tier 1 risk based capital ratio	10.2%	9.5%	--	
Total risk based capital ratio	11.1%	10.8%	--	
Return on equity <sup>1</sup>	3.1%	-40.7%	--	
Return on assets <sup>1</sup>	0.3%	-3.9%	--	
Net interest margin <sup>1</sup>	2.8%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.8%	50.6%	--	
Loss provision to net charge-offs (qtr)	166.0%	126.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	7.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	12.8%	10.6%	0.4%	4.9%
<i>Closed-end 1-4 family residential</i>	3.7%	7.2%	0.2%	0.8%
<i>Home equity</i>	0.0%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.6%	0.7%	0.8%	0.9%
<i>Commercial &amp; Industrial</i>	0.8%	0.1%	0.0%	0.1%
<i>Commercial real estate</i>	0.3%	5.3%	0.1%	1.6%
<i>Total loans</i>	2.7%	5.2%	0.1%	1.8%