

RISING SUN BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1846232	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$247	\$276	11.8%	
Loans	\$199	\$231	16.4%	
<i>Construction & development</i>	\$29	\$26	-10.9%	
<i>Closed-end 1-4 family residential</i>	\$46	\$58	26.3%	
<i>Home equity</i>	\$11	\$10	-11.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-25.7%	
<i>Commercial & Industrial</i>	\$30	\$46	50.7%	
<i>Commercial real estate</i>	\$76	\$78	3.5%	
Unused commitments	\$16	\$16	-2.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$5	1.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$15	\$13	-10.9%	
Cash & balances due	\$14	\$8	-47.1%	
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	\$226	\$252	11.5%	
Deposits	\$191	\$240	25.7%	
Total other borrowings	\$31	\$9	-71.0%	
FHLB advances	\$31	\$9	-71.0%	
Equity				
Equity capital at quarter end	\$21	\$24	15.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.2%	--	
Tier 1 risk based capital ratio	9.5%	9.4%	--	
Total risk based capital ratio	10.4%	10.6%	--	
Return on equity ¹	-4.3%	32.5%	--	
Return on assets ¹	-0.4%	2.7%	--	
Net interest margin ¹	4.0%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.1%	79.8%	--	
Loss provision to net charge-offs (qtr)	235.9%	5.8%	--	
Net charge-offs to average loans and leases ¹	0.6%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.1%	2.1%	0.0%	2.1%
<i>Closed-end 1-4 family residential</i>	1.4%	3.2%	0.0%	0.1%
<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%	0.3%	0.4%
<i>Commercial & Industrial</i>	1.2%	2.7%	0.0%	0.7%
<i>Commercial real estate</i>	0.6%	1.3%	0.3%	0.4%
<i>Total loans</i>	1.6%	2.0%	0.1%	0.6%