

ROGERS BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2066886	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,676	\$1,478	-11.8%	
Loans	\$1,128	\$994	-11.8%	
Construction & development	\$378	\$285	-24.7%	
Closed-end 1-4 family residential	\$130	\$154	18.1%	
Home equity	\$24	\$22	-8.6%	
Credit card	\$0	\$0		
Other consumer	\$34	\$32	-5.8%	
Commercial & Industrial	\$150	\$101	-32.2%	
Commercial real estate	\$299	\$286	-4.7%	
Unused commitments	\$138	\$121	-11.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$173	\$107	-38.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$209	\$198	-5.3%	
Cash & balances due	\$58	\$35	-39.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$18	\$36	96.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$17	\$31	83.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,533	\$1,393	-9.1%	
Deposits	\$1,228	\$1,218	-0.8%	
Total other borrowings	\$297	\$170	-42.8%	
FHLB advances	\$176	\$56	-68.0%	
Equity				
Equity capital at quarter end	\$143	\$85	-40.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$20	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	5.4%	--	
Tier 1 risk based capital ratio	10.9%	7.3%	--	
Total risk based capital ratio	12.1%	8.6%	--	
Return on equity ¹	-15.8%	-103.6%	--	
Return on assets ¹	-1.4%	-6.7%	--	
Net interest margin ¹	3.4%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	99.2%	28.0%	--	
Loss provision to net charge-offs (qtr)	392.1%	107.7%	--	
Net charge-offs to average loans and leases ¹	1.4%	9.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.8%	31.1%	0.7%	6.2%
Closed-end 1-4 family residential	1.9%	4.7%	0.1%	0.5%
Home equity	0.7%	12.9%	0.1%	2.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.8%	2.0%	0.5%
Commercial & Industrial	1.2%	4.3%	0.2%	0.1%
Commercial real estate	1.6%	9.3%	0.0%	0.4%
Total loans	2.8%	15.6%	0.4%	2.3%