

SEED MONEY LIMITED PARTNERSHIP

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 2730048	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$185	\$194	4.7%	
Loans	\$156	\$171	9.0%	
Construction & development	\$12	\$12	-5.2%	
Closed-end 1-4 family residential	\$11	\$14	28.0%	
Home equity	\$1	\$2	63.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-14.5%	
Commercial & Industrial	\$56	\$38	-32.6%	
Commercial real estate	\$70	\$98	40.1%	
Unused commitments	\$26	\$34	32.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$15	240.6%	
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	\$172	\$176	2.4%	
Deposits	\$170	\$175	2.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$13	\$18	35.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	9.3%	--	
Tier 1 risk based capital ratio	9.0%	11.7%	--	
Total risk based capital ratio	10.0%	12.8%	--	
Return on equity ¹	4.4%	7.1%	--	
Return on assets ¹	0.3%	0.7%	--	
Net interest margin ¹	3.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	18.7%	24.7%	--	
Loss provision to net charge-offs (qtr)	29.4%	136.8%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.6%	1.5%	0.0%	0.3%
Home equity	14.2%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	8.3%	3.0%	0.6%	0.1%
Commercial real estate	4.6%	5.9%	0.0%	0.0%
Total loans	5.3%	4.1%	0.2%	0.1%