

STELLARONE CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2502049	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,933	\$3,015	2.8%	
Loans	\$2,285	\$2,235	-2.2%	
<i>Construction & development</i>	\$359	\$275	-23.5%	
<i>Closed-end 1-4 family residential</i>	\$572	\$584	2.1%	
<i>Home equity</i>	\$211	\$248	17.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$56	\$36	-35.7%	
<i>Commercial & Industrial</i>	\$224	\$211	-5.8%	
<i>Commercial real estate</i>	\$732	\$764	4.3%	
Unused commitments	\$530	\$470	-11.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$161	\$173	7.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$165	\$205	24.0%	
Cash & balances due	\$112	\$110	-2.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$45	\$123	176.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$38	\$125	231.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,558	\$2,611	2.0%	
Deposits	\$2,357	\$2,469	4.8%	
Total other borrowings	\$188	\$131	-30.6%	
FHLB advances	\$188	\$130	-30.7%	
Equity				
Equity capital at quarter end	\$375	\$405	8.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$292	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	9.7%	--	
Tier 1 risk based capital ratio	12.0%	11.3%	--	
Total risk based capital ratio	13.3%	12.5%	--	
Return on equity ¹	-0.5%	1.2%	--	
Return on assets ¹	-0.1%	0.2%	--	
Net interest margin ¹	3.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.6%	66.1%	--	
Loss provision to net charge-offs (qtr)	87.0%	80.1%	--	
Net charge-offs to average loans and leases ¹	2.2%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.7%	10.8%	2.1%	0.8%
<i>Closed-end 1-4 family residential</i>	1.1%	2.3%	0.2%	0.0%
<i>Home equity</i>	0.4%	0.5%	0.1%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	1.0%
<i>Other consumer</i>	0.8%	0.3%	1.3%	0.6%
<i>Commercial & Industrial</i>	4.1%	3.8%	0.2%	0.8%
<i>Commercial real estate</i>	0.3%	0.9%	0.3%	0.0%
<i>Total loans</i>	1.9%	2.7%	0.6%	0.2%