

DOLPHIN FAMILY LIMITED PARTNERSHIP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3304343	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$362	\$362	0.0%	
Loans	\$294	\$285	-2.9%	
Construction & development	\$58	\$52	-9.6%	
Closed-end 1-4 family residential	\$29	\$28	-2.2%	
Home equity	\$6	\$4	-35.6%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-84.6%	
Commercial & Industrial	\$39	\$38	-1.5%	
Commercial real estate	\$139	\$134	-3.9%	
Unused commitments	\$26	\$25	-3.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$37	50.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$7	-16.2%	
Cash & balances due	\$3	\$6	63.1%	
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	\$317	\$318	0.1%	
Deposits	\$291	\$313	7.5%	
Total other borrowings	\$25	\$3	-86.7%	
FHLB advances	\$25	\$1	-95.2%	
Equity				
Equity capital at quarter end	\$45	\$44	-1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.5%	12.2%	--	
Tier 1 risk based capital ratio	14.9%	15.5%	--	
Total risk based capital ratio	16.2%	16.7%	--	
Return on equity ¹	0.7%	4.4%	--	
Return on assets ¹	0.1%	0.5%	--	
Net interest margin ¹	4.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	290.2%	108.1%	--	
Loss provision to net charge-offs (qtr)	106.4%	137.1%	--	
Net charge-offs to average loans and leases ¹	2.2%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	1.6%	2.8%	0.7%	0.0%
Closed-end 1-4 family residential	0.1%	0.1%	0.3%	0.4%
Home equity	2.4%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	1.1%
Commercial & Industrial	0.3%	0.2%	0.2%	1.9%
Commercial real estate	0.0%	0.9%	0.2%	0.1%
Total loans	0.5%	1.4%	0.6%	0.3%