

**FRANK P. DOYLE TRUST, ARTICLE IX**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1025998	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,502	\$1,575	4.9%	
Loans	\$1,052	\$1,053	0.1%	
Construction & development	\$100	\$82	-18.3%	
Closed-end 1-4 family residential	\$186	\$208	11.9%	
Home equity	\$70	\$72	1.6%	
Credit card	\$0	\$0		
Other consumer	\$12	\$6	-53.4%	
Commercial & Industrial	\$142	\$141	-0.5%	
Commercial real estate	\$364	\$371	1.8%	
Unused commitments	\$194	\$188	-3.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$56	\$56	-0.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$263	\$289	10.2%	
Cash & balances due	\$40	\$94	138.0%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$1,344	\$1,412	5.1%	
Deposits	\$1,285	\$1,351	5.1%	
Total other borrowings	\$35	\$29	-17.1%	
FHLB advances	\$35	\$29	-17.1%	
<b>Equity</b>				
Equity capital at quarter end	\$157	\$163	3.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	10.0%	--	
Tier 1 risk based capital ratio	11.4%	12.9%	--	
Total risk based capital ratio	13.4%	15.2%	--	
Return on equity <sup>1</sup>	5.7%	7.7%	--	
Return on assets <sup>1</sup>	0.6%	0.8%	--	
Net interest margin <sup>1</sup>	5.1%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.9%	80.0%	--	
Loss provision to net charge-offs (qtr)	79.8%	67.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	1.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	14.2%	18.8%	3.3%	2.5%
Closed-end 1-4 family residential	1.3%	1.3%	0.0%	0.3%
Home equity	1.0%	0.9%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.0%	0.8%	0.4%
Commercial & Industrial	1.3%	1.4%	1.0%	0.1%
Commercial real estate	3.0%	2.1%	0.0%	0.5%
Total loans	3.4%	3.8%	0.5%	0.5%