

PEOPLES BANCORPORATION, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1974443	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$321	\$324	1.0%	
Loans	\$223	\$180	-19.5%	
Construction & development	\$36	\$23	-37.2%	
Closed-end 1-4 family residential	\$43	\$39	-9.6%	
Home equity	\$32	\$30	-7.5%	
Credit card	\$0	\$0		
Other consumer	\$5	\$2	-52.5%	
Commercial & Industrial	\$28	\$20	-26.8%	
Commercial real estate	\$73	\$58	-20.0%	
Unused commitments	\$39	\$35	-10.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$46	\$40	-13.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$63	354.8%	
Cash & balances due	\$4	\$5	22.8%	
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	\$289	\$289	-0.3%	
Deposits	\$279	\$279	-0.1%	
Total other borrowings	\$8	\$7	-4.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$31	\$35	12.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.5%	--	
Tier 1 risk based capital ratio	12.0%	14.7%	--	
Total risk based capital ratio	13.3%	15.9%	--	
Return on equity ¹	1.6%	9.8%	--	
Return on assets ¹	0.2%	1.1%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.8%	77.4%	--	
Loss provision to net charge-offs (qtr)	32.7%	9.7%	--	
Net charge-offs to average loans and leases ¹	1.1%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	14.2%	14.6%	0.5%	2.7%
Closed-end 1-4 family residential	8.1%	2.4%	0.4%	0.2%
Home equity	0.5%	0.4%	0.3%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.0%	0.0%	0.2%
Commercial & Industrial	4.9%	2.6%	0.7%	0.1%
Commercial real estate	3.1%	2.0%	0.0%	0.2%
Total loans	5.6%	3.4%	0.3%	0.5%