

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$362	\$357	-1.3%	
Loans	\$285	\$270	-5.4%	
Construction & development	\$52	\$48	-7.9%	
Closed-end 1-4 family residential	\$28	\$28	-1.5%	
Home equity	\$4	\$3	-26.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	140.8%	
Commercial & Industrial	\$38	\$43	11.1%	
Commercial real estate	\$134	\$118	-11.7%	
Unused commitments	\$25	\$16	-35.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$8	-78.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$40	457.3%	
Cash & balances due	\$6	\$16	191.9%	
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	\$318	\$312	-1.8%	
Deposits	\$313	\$310	-0.9%	
Total other borrowings	\$3	\$1	-81.8%	
FHLB advances	\$1	\$1	-50.0%	
Equity				
Equity capital at quarter end	\$44	\$46	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.2%	13.5%	--	
Tier 1 risk based capital ratio	15.5%	17.7%	--	
Total risk based capital ratio	16.7%	18.8%	--	
Return on equity ¹	4.4%	8.2%	--	
Return on assets ¹	0.5%	1.1%	--	
Net interest margin ¹	4.2%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.1%	78.0%	--	
Loss provision to net charge-offs (qtr)	137.1%	23.4%	--	
Net charge-offs to average loans and leases ¹	1.3%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	2.8%	2.1%	0.0%	1.8%
Closed-end 1-4 family residential	0.1%	0.0%	0.4%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.1%	0.0%
Commercial & Industrial	0.2%	0.6%	1.9%	0.6%
Commercial real estate	0.9%	0.6%	0.1%	0.0%
Total loans	1.4%	1.4%	0.3%	0.5%