

FRANK P. DOYLE TRUST, ARTICLE IX

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1025998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,575	\$1,677	6.4%	
Loans	\$1,053	\$1,045	-0.8%	
Construction & development	\$82	\$59	-28.0%	
Closed-end 1-4 family residential	\$208	\$217	4.1%	
Home equity	\$72	\$69	-3.6%	
Credit card	\$0	\$0		
Other consumer	\$6	\$4	-30.9%	
Commercial & Industrial	\$141	\$120	-14.8%	
Commercial real estate	\$371	\$421	13.6%	
Unused commitments	\$188	\$197	4.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$56	\$57	2.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$289	\$354	22.4%	
Cash & balances due	\$94	\$139	48.0%	
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	\$1,412	\$1,521	7.7%	
Deposits	\$1,351	\$1,460	8.1%	
Total other borrowings	\$29	\$26	-10.3%	
FHLB advances	\$29	\$26	-10.3%	
Equity				
Equity capital at quarter end	\$163	\$156	-4.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$18	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	9.2%	--	
Tier 1 risk based capital ratio	12.9%	12.7%	--	
Total risk based capital ratio	15.2%	14.9%	--	
Return on equity ¹	7.7%	8.4%	--	
Return on assets ¹	0.8%	0.8%	--	
Net interest margin ¹	4.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.0%	130.0%	--	
Loss provision to net charge-offs (qtr)	67.0%	67.7%	--	
Net charge-offs to average loans and leases ¹	1.9%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	18.8%	9.2%	2.5%	1.4%
Closed-end 1-4 family residential	1.3%	1.3%	0.3%	0.3%
Home equity	0.9%	1.1%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.4%	0.1%
Commercial & Industrial	1.4%	1.7%	0.1%	0.8%
Commercial real estate	2.1%	1.4%	0.5%	0.1%
Total loans	3.8%	2.6%	0.5%	0.3%