

PEOPLESOUTH BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1866155	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$534	\$509	-4.6%	
Loans	\$322	\$311	-3.3%	
Construction & development	\$40	\$35	-12.4%	
Closed-end 1-4 family residential	\$51	\$53	4.6%	
Home equity	\$12	\$12	-5.3%	
Credit card	\$0	\$0		
Other consumer	\$13	\$12	-3.0%	
Commercial & Industrial	\$12	\$12	-3.0%	
Commercial real estate	\$133	\$131	-1.3%	
Unused commitments	\$29	\$26	-11.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$100	\$93	-6.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$45	1.5%	
Cash & balances due	\$35	\$29	-16.3%	
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	\$485	\$457	-5.6%	
Deposits	\$446	\$442	-0.9%	
Total other borrowings	\$37	\$14	-62.2%	
FHLB advances	\$37	\$14	-62.2%	
Equity				
Equity capital at quarter end	\$49	\$52	5.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	10.3%	--	
Tier 1 risk based capital ratio	13.5%	15.2%	--	
Total risk based capital ratio	14.7%	16.5%	--	
Return on equity ¹	5.9%	1.3%	--	
Return on assets ¹	0.5%	0.1%	--	
Net interest margin ¹	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.0%	161.6%	--	
Loss provision to net charge-offs (qtr)	18.5%	26.5%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	10.0%	1.6%	0.0%	3.0%
Closed-end 1-4 family residential	3.0%	1.2%	0.3%	0.2%
Home equity	0.9%	1.4%	3.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.0%	2.2%	0.1%	0.1%
Commercial & Industrial	1.6%	0.5%	0.1%	0.0%
Commercial real estate	2.5%	0.7%	0.0%	0.0%
Total loans	3.3%	1.0%	0.2%	0.4%