RCB FINANCIAL CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3923539	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	**2011** $ millions	**2012** $ millions	%chg from prev
Assets	$182	$164	-10.2%
Loans	$124	$106	-14.3%
Construction & development	$29	$22	-25.2%
Closed-end 1-4 family residential	$22	$19	-12.8%
Home equity	$8	$6	-18.6%
Credit card	$0	$0	
Other consumer	$1	$1	-13.0%
Commercial & Industrial	$9	$7	-22.2%
Commercial real estate	$50	$47	-6.0%
Unused commitments	$8	$9	3.8%
Securitization outstanding principal	$0	$0	
Mortgage-backed securities (GSE and private issue)	$7	$5	-28.3%
Asset-backed securities	$0	$0	
Other securities	$23	$32	37.4%
Cash & balances due	$21	$13	-36.0%
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	$162	$143	-11.8%
Deposits	$154	$136	-12.2%
Total other borrowings	$7	$7	-2.9%
FHLB advances	$7	$7	0.0%
Equity			
Equity capital at quarter end	$20	$21	3.2%
Stock sales and transactions with parent holding company (cumulative through calendar year)	$0	$0	NA
Performance Ratios			
Tier 1 leverage ratio	10.3%	12.6%	--
Tier 1 risk based capital ratio	15.7%	18.6%	--
Total risk based capital ratio	17.0%	19.8%	--
Return on equity[1]	-78.2%	2.3%	--
Return on assets[1]	-9.2%	0.3%	--
Net interest margin[1]	3.8%	3.7%	--
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	25.4%	28.7%	--
Loss provision to net charge-offs (qtr)	12.9%	20.1%	--
Net charge-offs to average loans and leases[1]	5.6%	1.9%	--

[1] *Quarterly, annualized.*

	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	**2011**	**2012**	**2011**	**2012**	
Construction & development	34.5%	33.2%	1.8%	1.2%	--
Closed-end 1-4 family residential	10.4%	3.7%	4.2%	0.2%	--
Home equity	0.0%	2.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.5%	6.0%	0.8%	0.0%	--
Commercial real estate	0.7%	3.8%	0.2%	0.4%	--
Total loans	11.1%	10.1%	1.4%	0.5%	--