

REGENT BANCORP, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2891006	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$429	\$411	-4.4%	
Loans	\$352	\$317	-9.8%	
Construction & development	\$24	\$12	-49.5%	
Closed-end 1-4 family residential	\$86	\$86	-0.5%	
Home equity	\$3	\$2	-44.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	171.3%	
Commercial & Industrial	\$39	\$36	-7.0%	
Commercial real estate	\$149	\$133	-10.8%	
Unused commitments	\$32	\$24	-25.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$27	1.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$0	-100.0%	
Cash & balances due	\$6	\$25	316.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$6	\$16	154.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$8	\$14	67.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$388	\$371	-4.4%	
Deposits	\$364	\$353	-3.0%	
Total other borrowings	\$18	\$10	-44.4%	
FHLB advances	\$18	\$10	-44.4%	
Equity				
Equity capital at quarter end	\$42	\$40	-4.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	7.6%	--	
Tier 1 risk based capital ratio	9.9%	10.3%	--	
Total risk based capital ratio	11.1%	11.5%	--	
Return on equity ¹	9.3%	1.7%	--	
Return on assets ¹	0.8%	0.2%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.3%	45.8%	--	
Loss provision to net charge-offs (qtr)	52.8%	44.0%	--	
Net charge-offs to average loans and leases ¹	1.3%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	9.0%	35.9%	0.0%	3.1%
Closed-end 1-4 family residential	9.6%	5.1%	0.8%	0.1%
Home equity	13.9%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.0%	1.2%	0.7%	0.4%
Commercial real estate	4.5%	2.1%	0.0%	0.8%
Total loans	6.3%	4.6%	0.3%	0.5%