

**REGIONAL BANKSHARES, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2954415	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$104	\$104	0.7%	
Loans	\$75	\$78	4.4%	
Construction & development	\$8	\$9	17.3%	
Closed-end 1-4 family residential	\$14	\$14	-1.0%	
Home equity	\$4	\$4	-4.3%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-38.4%	
Commercial & Industrial	\$7	\$7	5.0%	
Commercial real estate	\$33	\$34	2.1%	
Unused commitments	\$11	\$8	-24.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-25.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$2	-16.6%	
Cash & balances due	\$7	\$7	4.8%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$93	\$95	2.1%	
Deposits	\$89	\$86	-3.4%	
Total other borrowings	\$3	\$8	200.0%	
FHLB advances	\$3	\$8	200.0%	
<b>Equity</b>				
Equity capital at quarter end	\$11	\$10	-11.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.5%	9.3%	--	
Tier 1 risk based capital ratio	13.0%	11.6%	--	
Total risk based capital ratio	14.1%	12.6%	--	
Return on equity <sup>1</sup>	5.0%	1.4%	--	
Return on assets <sup>1</sup>	0.5%	0.1%	--	
Net interest margin <sup>1</sup>	4.8%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	185.2%	405.9%	--	
Loss provision to net charge-offs (qtr)	1000.0%	37.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.3%	1.5%	0.0%	0.0%
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%	0.5%	0.9%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.6%	0.3%	0.0%	0.0%