

ROGERS BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2066886	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,048	\$1,011	-3.6%	
Loans	\$629	\$517	-17.7%	
Construction & development	\$113	\$64	-42.7%	
Closed-end 1-4 family residential	\$115	\$105	-8.3%	
Home equity	\$17	\$17	-4.1%	
Credit card	\$0	\$0		
Other consumer	\$10	\$9	-12.4%	
Commercial & Industrial	\$62	\$68	8.7%	
Commercial real estate	\$228	\$189	-17.3%	
Unused commitments	\$63	\$59	-5.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$67	\$103	52.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$98	\$147	50.3%	
Cash & balances due	\$75	\$95	25.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$58	\$69	19.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$57	\$65	14.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$982	\$945	-3.8%	
Deposits	\$915	\$887	-3.0%	
Total other borrowings	\$61	\$50	-18.6%	
FHLB advances	\$18	\$17	-1.8%	
Equity				
Equity capital at quarter end	\$66	\$66	-0.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.9%	6.3%	--	
Tier 1 risk based capital ratio	8.1%	9.3%	--	
Total risk based capital ratio	9.4%	10.5%	--	
Return on equity ¹	3.2%	4.7%	--	
Return on assets ¹	0.2%	0.3%	--	
Net interest margin ¹	4.0%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.9%	55.5%	--	
Loss provision to net charge-offs (qtr)	1.8%	-220.0%	--	
Net charge-offs to average loans and leases ¹	2.5%	1.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
	Noncurrent Loans		Gross Charge-Offs	
Construction & development	23.0%	1.7%	1.1%	2.4%
Closed-end 1-4 family residential	12.6%	6.0%	0.3%	1.2%
Home equity	0.8%	1.2%	1.7%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.4%	1.3%	1.4%
Commercial & Industrial	17.3%	25.2%	2.6%	0.2%
Commercial real estate	9.8%	4.1%	0.0%	0.0%
Total loans	12.3%	6.3%	0.7%	0.7%