

CAPGEN CAPITAL GROUP III LP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3962640	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,150	\$2,015	-6.3%		
Loans	\$1,416	\$1,253	-11.5%		
Construction & development	\$172	\$79	-53.9%		
Closed-end 1-4 family residential	\$473	\$472	-0.3%		
Home equity	\$60	\$58	-3.9%		
Credit card	\$0	\$0			
Other consumer	\$63	\$50	-20.8%		
Commercial & Industrial	\$46	\$36	-22.1%		
Commercial real estate	\$543	\$511	-5.9%		
Unused commitments	\$162	\$131	-18.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$398	\$445	12.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$17	27.2%		
Cash & balances due	\$215	\$211	-1.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$21	\$28	34.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$19	\$23	22.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,958	\$1,816	-7.3%		
Deposits	\$1,787	\$1,655	-7.4%		
Total other borrowings	\$161	\$152	-5.6%		
FHLB advances	\$50	\$50	0.0%		
Equity					
Equity capital at quarter end	\$192	\$199	3.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$109	\$38	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	9.3%	--		
Tier 1 risk based capital ratio	13.0%	15.0%	--		
Total risk based capital ratio	14.3%	16.3%	--		
Return on equity ¹	-80.0%	-18.6%	--		
Return on assets ¹	-7.1%	-1.9%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	46.1%	55.3%	--		
Loss provision to net charge-offs (qtr)	91.9%	85.0%	--		
Net charge-offs to average loans and leases ¹	12.3%	1.5%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	34.7%	36.9%	3.7%	1.9%	--
Closed-end 1-4 family residential	2.7%	2.8%	5.0%	0.3%	--
Home equity	0.2%	3.0%	0.3%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	1.1%	0.4%	0.2%	--
Commercial & Industrial	1.0%	12.8%	2.8%	0.7%	--
Commercial real estate	3.8%	2.9%	2.0%	0.2%	--
Total loans	6.9%	5.4%	3.1%	0.4%	--