

**DOLPHIN FAMILY LIMITED PARTNERSHIP**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3304343	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$386	\$362	-6.1%		
Loans	\$312	\$294	-5.9%		
Construction & development	\$73	\$58	-21.0%		
Closed-end 1-4 family residential	\$26	\$29	9.6%		
Home equity	\$7	\$6	-21.8%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-33.8%		
Commercial & Industrial	\$32	\$39	21.3%		
Commercial real estate	\$145	\$139	-4.2%		
Unused commitments	\$40	\$26	-34.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$25	3.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$9	83.3%		
Cash & balances due	\$6	\$3	-40.0%		
<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>	\$341	\$317	-6.9%		
Deposits	\$305	\$291	-4.5%		
Total other borrowings	\$34	\$25	-26.8%		
FHLB advances	\$34	\$25	-26.8%		
<b>Equity</b>					
Equity capital at quarter end	\$45	\$45	0.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	11.4%	12.5%	--		
Tier 1 risk based capital ratio	13.3%	14.9%	--		
Total risk based capital ratio	14.5%	16.2%	--		
Return on equity <sup>1</sup>	4.8%	0.7%	--		
Return on assets <sup>1</sup>	0.5%	0.1%	--		
Net interest margin <sup>1</sup>	3.8%	4.4%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1600.4%	290.2%	--		
Loss provision to net charge-offs (qtr)	96.7%	106.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	2.2%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	0.1%	1.6%	0.7%	0.7%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.3%	--
Home equity	0.0%	2.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.5%	0.3%	0.0%	0.2%	--
Commercial real estate	0.0%	0.0%	0.0%	0.2%	--
Total loans	0.1%	0.5%	0.2%	0.6%	--