

PEOPLES BANCORPORATION, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1974443	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$350	\$321	-8.4%	
Loans	\$248	\$223	-9.9%	
Construction & development	\$54	\$36	-32.9%	
Closed-end 1-4 family residential	\$46	\$43	-6.8%	
Home equity	\$30	\$32	7.2%	
Credit card	\$0	\$0		
Other consumer	\$6	\$5	-12.8%	
Commercial & Industrial	\$29	\$28	-3.6%	
Commercial real estate	\$76	\$73	-4.4%	
Unused commitments	\$42	\$39	-8.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$46	29.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$14	-24.6%	
Cash & balances due	\$9	\$4	-55.7%	
Residential mortgage originations				
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		
Liabilities	\$317	\$289	-8.8%	
Deposits	\$304	\$279	-8.2%	
Total other borrowings	\$10	\$8	-27.6%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$33	\$31	-4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.9%	--	
Tier 1 risk based capital ratio	11.6%	12.0%	--	
Total risk based capital ratio	12.9%	13.3%	--	
Return on equity ¹	2.9%	1.6%	--	
Return on assets ¹	0.3%	0.2%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.7%	45.8%	--	
Loss provision to net charge-offs (qtr)	91.6%	32.7%	--	
Net charge-offs to average loans and leases ¹	1.6%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	11.3%	14.2%	0.5%	0.5%
Closed-end 1-4 family residential	6.5%	8.1%	0.7%	0.4%
Home equity	0.4%	0.5%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.5%	0.9%	0.0%
Commercial & Industrial	1.4%	4.9%	1.1%	0.7%
Commercial real estate	1.6%	3.1%	0.1%	0.0%
Total loans	4.4%	5.6%	0.4%	0.3%