

SCJ, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3811467	Number of Insured Depository Institutions 5	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,188	\$1,341	12.8%	
Loans	\$793	\$849	7.1%	
Construction & development	\$51	\$62	20.8%	
Closed-end 1-4 family residential	\$23	\$20	-12.0%	
Home equity	\$42	\$36	-14.6%	
Credit card	\$2	\$2	-1.0%	
Other consumer	\$3	\$3	4.8%	
Commercial & Industrial	\$355	\$430	21.0%	
Commercial real estate	\$273	\$257	-5.9%	
Unused commitments	\$242	\$316	30.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$174	242.5%	
Asset-backed securities	\$3	\$9	158.9%	
Other securities	\$105	\$85	-18.7%	
Cash & balances due	\$89	\$63	-28.5%	
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		
<b>Liabilities</b>	\$1,034	\$1,185	14.6%	
Deposits	\$1,003	\$1,156	15.2%	
Total other borrowings	\$18	\$13	-30.4%	
FHLB advances	\$18	\$5	-75.0%	
<b>Equity</b>				
Equity capital at quarter end	\$154	\$155	1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$6	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	13.0%	12.1%	--	
Tier 1 risk based capital ratio	16.3%	15.1%	--	
Total risk based capital ratio	17.5%	16.4%	--	
Return on equity <sup>1</sup>	-8.8%	2.1%	--	
Return on assets <sup>1</sup>	-1.2%	0.3%	--	
Net interest margin <sup>1</sup>	4.6%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	96.7%	105.5%	--	
Loss provision to net charge-offs (qtr)	138.1%	94.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	20.1%	13.4%	1.8%	2.9%
Closed-end 1-4 family residential	3.6%	1.7%	1.3%	0.4%
Home equity	0.5%	0.5%	0.0%	0.0%
Credit card	0.0%	0.0%	2.3%	0.0%
Other consumer	0.0%	0.0%	0.0%	1.8%
Commercial & Industrial	0.3%	0.4%	0.1%	0.1%
Commercial real estate	3.8%	3.2%	0.8%	0.1%
Total loans	2.9%	2.2%	0.5%	0.3%