

TRAFALGAR HOLDINGS, LLC

	CPP Disbursement Date 10/23/2009	RSSD (Holding Company) 3030688	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>	\$343	\$322	-6.1%	
Loans	\$226	\$221	-2.2%	
Construction & development	\$51	\$27	-47.1%	
Closed-end 1-4 family residential	\$6	\$11	82.5%	
Home equity	\$9	\$9	-5.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	25.6%	
Commercial & Industrial	\$46	\$45	-0.9%	
Commercial real estate	\$104	\$107	2.8%	
Unused commitments	\$69	\$72	3.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$20	-12.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$89	\$79	-11.3%	
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>	\$306	\$284	-7.2%	
Deposits	\$304	\$282	-7.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$37	\$38	2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.7%	11.0%	--	
Tier 1 risk based capital ratio	15.6%	16.7%	--	
Total risk based capital ratio	16.8%	18.0%	--	
Return on equity <sup>1</sup>	2.9%	7.4%	--	
Return on assets <sup>1</sup>	0.3%	0.8%	--	
Net interest margin <sup>1</sup>	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.0%	164.4%	--	
Loss provision to net charge-offs (qtr)	44.8%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	-0.2%	--	
<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	10.9%	11.9%	1.7%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.5%	0.5%	1.0%	0.0%
Commercial real estate	1.9%	0.0%	0.0%	0.0%
Total loans	3.8%	1.5%	0.6%	0.0%