

REGIONAL BANKSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2954415	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$105	\$104	-1.5%	
Loans	\$81	\$75	-7.5%	
Construction & development	\$9	\$8	-10.5%	
Closed-end 1-4 family residential	\$17	\$14	-18.6%	
Home equity	\$5	\$4	-17.7%	
Credit card	\$0	\$0		
Other consumer	\$2	\$0	-82.3%	
Commercial & Industrial	\$6	\$7	18.4%	
Commercial real estate	\$35	\$33	-3.9%	
Unused commitments	\$10	\$11	12.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$5	207.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$3	-26.5%	
Cash & balances due	\$4	\$7	77.3%	
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		
Liabilities	\$95	\$93	-2.1%	
Deposits	\$90	\$89	-0.6%	
Total other borrowings	\$4	\$3	-37.5%	
FHLB advances	\$4	\$3	-37.5%	
Equity				
Equity capital at quarter end	\$11	\$11	3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	10.5%	--	
Tier 1 risk based capital ratio	11.9%	13.0%	--	
Total risk based capital ratio	13.2%	14.1%	--	
Return on equity ¹	1.4%	5.0%	--	
Return on assets ¹	0.1%	0.5%	--	
Net interest margin ¹	4.7%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	145.2%	185.2%	--	
Loss provision to net charge-offs (qtr)	30.0%	1000.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	2.7%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.9%	3.3%	0.0%	0.0%
Home equity	0.0%	0.0%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.4%	0.5%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	1.1%	0.0%	0.1%	0.0%
Total loans	1.0%	0.6%	0.1%	0.0%