

LANDRUM COMPANY

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1054514	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,465	\$1,488	1.6%	
Loans	\$1,115	\$1,117	0.2%	
Construction & development	\$110	\$108	-1.4%	
Closed-end 1-4 family residential	\$331	\$334	1.0%	
Home equity	\$35	\$35	-2.3%	
Credit card	\$0	\$0		
Other consumer	\$69	\$63	-8.4%	
Commercial & Industrial	\$140	\$136	-2.3%	
Commercial real estate	\$275	\$283	2.7%	
Unused commitments	\$209	\$198	-5.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$99	\$121	21.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$45	\$91	102.7%	
Cash & balances due	\$80	\$39	-51.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$10	\$26	146.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$9	\$25	175.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,342	\$1,361	1.4%	
Deposits	\$1,285	\$1,338	4.2%	
Total other borrowings	\$47	\$11	-77.0%	
FHLB advances	\$47	\$11	-77.1%	
Equity				
Equity capital at quarter end	\$123	\$128	3.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	8.4%	--	
Tier 1 risk based capital ratio	10.7%	11.0%	--	
Total risk based capital ratio	11.9%	12.2%	--	
Return on equity ¹	5.0%	5.1%	--	
Return on assets ¹	0.4%	0.4%	--	
Net interest margin ¹	4.6%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	132.5%	171.0%	--	
Loss provision to net charge-offs (qtr)	120.1%	98.0%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.7%	0.1%	0.8%	1.3%
Closed-end 1-4 family residential	0.7%	1.1%	0.1%	-0.1%
Home equity	0.9%	0.4%	0.1%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.4%	0.5%	0.2%
Commercial & Industrial	1.4%	1.2%	1.2%	0.1%
Commercial real estate	2.6%	1.3%	0.0%	0.6%
Total loans	1.2%	1.0%	0.4%	0.4%