

RISING SUN BANCORP

| | CPP Disbursement Date 01/09/2009 | RSSD (Holding Company) 1846232 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | |
| Assets | \$274 | \$263 | -4.2% | |
| Loans | \$231 | \$220 | -4.9% | |
| Construction & development | \$26 | \$21 | -19.0% | |
| Closed-end 1-4 family residential | \$58 | \$55 | -6.2% | |
| Home equity | \$10 | \$11 | 3.9% | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$3 | \$2 | -13.3% | |
| Commercial & Industrial | \$46 | \$48 | 4.4% | |
| Commercial real estate | \$78 | \$71 | -8.7% | |
| Unused commitments | \$16 | \$13 | -14.1% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$5 | \$5 | 9.3% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$13 | \$11 | -17.0% | |
| Cash & balances due | \$8 | \$15 | 99.5% | |
| 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 | | |
| Liabilities | \$252 | \$248 | -1.8% | |
| Deposits | \$240 | \$244 | 1.5% | |
| Total other borrowings | \$9 | \$0 | -100.0% | |
| FHLB advances | \$9 | \$0 | -100.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$22 | \$15 | -31.9% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$5 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 8.1% | 5.7% | -- | |
| Tier 1 risk based capital ratio | 9.5% | 7.1% | -- | |
| Total risk based capital ratio | 10.7% | 8.3% | -- | |
| Return on equity ¹ | -0.1% | -72.2% | -- | |
| Return on assets ¹ | 0.0% | -4.5% | -- | |
| Net interest margin ¹ | 3.6% | 4.2% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 84.7% | 84.0% | -- | |
| Loss provision to net charge-offs (qtr) | 29.0% | 37.3% | -- | |
| Net charge-offs to average loans and leases ¹ | 2.3% | 3.6% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 |
| Construction & development | 2.1% | 8.7% | 2.1% | 0.5% |
| Closed-end 1-4 family residential | 3.2% | 4.8% | 0.3% | 0.3% |
| Home equity | 0.0% | 3.7% | 0.0% | 2.5% |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% |
| Other consumer | 0.0% | 0.0% | 0.4% | 0.0% |
| Commercial & Industrial | 2.7% | 2.2% | 0.7% | 0.7% |
| Commercial real estate | 1.3% | 1.4% | 0.4% | 1.6% |
| Total loans | 2.0% | 3.1% | 0.6% | 0.9% |