

ROGERS BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2066886	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,480	\$1,292	-12.7%	
Loans	\$994	\$765	-23.1%	
Construction & development	\$285	\$156	-45.2%	
Closed-end 1-4 family residential	\$154	\$152	-1.6%	
Home equity	\$22	\$18	-16.7%	
Credit card	\$0	\$0		
Other consumer	\$32	\$23	-27.2%	
Commercial & Industrial	\$101	\$80	-21.1%	
Commercial real estate	\$286	\$274	-4.2%	
Unused commitments	\$121	\$75	-38.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$107	\$80	-25.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$198	\$153	-22.4%	
Cash & balances due	\$35	\$86	146.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$36	\$50	39.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$31	\$51	62.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,395	\$1,222	-12.3%	
Deposits	\$1,218	\$1,102	-9.5%	
Total other borrowings	\$170	\$114	-32.7%	
FHLB advances	\$56	\$52	-8.2%	
Equity				
Equity capital at quarter end	\$85	\$69	-18.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.4%	5.2%	--	
Tier 1 risk based capital ratio	7.3%	7.3%	--	
Total risk based capital ratio	8.6%	8.6%	--	
Return on equity ¹	-103.6%	-25.2%	--	
Return on assets ¹	-6.7%	-1.4%	--	
Net interest margin ¹	2.9%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.0%	25.8%	--	
Loss provision to net charge-offs (qtr)	107.7%	71.1%	--	
Net charge-offs to average loans and leases ¹	9.0%	3.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	31.1%	25.0%	6.2%	1.4%
Closed-end 1-4 family residential	4.7%	5.9%	0.5%	0.2%
Home equity	12.9%	1.2%	2.4%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.8%	0.7%	0.5%	0.7%
Commercial & Industrial	4.3%	22.5%	0.1%	0.1%
Commercial real estate	9.3%	10.3%	0.4%	0.0%
Total loans	15.6%	15.4%	2.3%	0.9%