

**CAPGEN CAPITAL GROUP III LP**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3962640	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$2,313	\$2,152	-7.0%	
Loans	\$1,679	\$1,416	-15.7%	
<i>Construction &amp; development</i>	\$395	\$172	-56.4%	
<i>Closed-end 1-4 family residential</i>	\$511	\$473	-7.5%	
<i>Home equity</i>	\$59	\$60	2.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$71	\$63	-11.1%	
<i>Commercial &amp; Industrial</i>	\$70	\$46	-34.1%	
<i>Commercial real estate</i>	\$522	\$543	4.0%	
Unused commitments	\$209	\$162	-22.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$313	\$398	27.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$13	-60.8%	
Cash & balances due	\$147	\$215	46.7%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9	\$21	136.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$9	\$19	97.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$2,084	\$1,958	-6.0%	
Deposits	\$1,848	\$1,787	-3.3%	
Total other borrowings	\$224	\$161	-28.2%	
FHLB advances	\$65	\$50	-23.4%	
<b>Equity</b>				
Equity capital at quarter end	\$229	\$194	-15.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$109	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.8%	8.5%	--	
Tier 1 risk based capital ratio	10.4%	13.1%	--	
Total risk based capital ratio	11.6%	14.4%	--	
Return on equity <sup>1</sup>	-38.1%	-75.4%	--	
Return on assets <sup>1</sup>	-3.9%	-6.7%	--	
Net interest margin <sup>1</sup>	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.1%	44.1%	--	
Loss provision to net charge-offs (qtr)	90.4%	87.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	7.9%	12.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
<i>Construction &amp; development</i>	18.4%	34.7%	6.2%	3.7%
<i>Closed-end 1-4 family residential</i>	2.3%	2.7%	0.6%	5.0%
<i>Home equity</i>	0.1%	0.2%	0.7%	0.3%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	1.4%	0.3%	0.4%
<i>Commercial &amp; Industrial</i>	0.0%	1.0%	1.7%	2.8%
<i>Commercial real estate</i>	0.8%	3.8%	0.4%	2.0%
<i>Total loans</i>	5.3%	6.9%	2.0%	3.1%