

DOLPHIN FAMILY LIMITED PARTNERSHIP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3304343	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$384	\$386	0.4%	
Loans	\$311	\$312	0.6%	
Construction & development	\$92	\$73	-21.0%	
Closed-end 1-4 family residential	\$28	\$26	-4.9%	
Home equity	\$8	\$7	-9.4%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-27.5%	
Commercial & Industrial	\$28	\$32	15.0%	
Commercial real estate	\$146	\$145	-0.6%	
Unused commitments	\$47	\$40	-14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$24	-4.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$5	294.0%	
Cash & balances due	\$26	\$6	-77.5%	
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	\$340	\$341	0.1%	
Deposits	\$287	\$305	6.3%	
Total other borrowings	\$52	\$34	-34.8%	
FHLB advances	\$52	\$34	-34.8%	
Equity				
Equity capital at quarter end	\$44	\$45	3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	11.4%	--	
Tier 1 risk based capital ratio	12.4%	13.3%	--	
Total risk based capital ratio	13.7%	14.5%	--	
Return on equity ¹	0.2%	4.8%	--	
Return on assets ¹	0.0%	0.5%	--	
Net interest margin ¹	2.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.0%	1600.4%	--	
Loss provision to net charge-offs (qtr)	0.0%	96.7%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	6.9%	0.1%	0.0%	0.7%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.2%	0.0%	0.0%
Commercial & Industrial	4.4%	0.5%	0.0%	0.0%
Commercial real estate	2.0%	0.0%	0.0%	0.0%
Total loans	3.4%	0.1%	0.0%	0.2%