

FRANK P. DOYLE TRUST, ARTICLE IX

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1025998	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,629	\$1,532	-6.0%	
Loans	\$1,161	\$1,092	-6.0%	
Construction & development	\$174	\$118	-31.9%	
Closed-end 1-4 family residential	\$134	\$162	20.5%	
Home equity	\$70	\$72	1.9%	
Credit card	\$0	\$0		
Other consumer	\$39	\$23	-41.6%	
Commercial & Industrial	\$177	\$152	-14.1%	
Commercial real estate	\$399	\$374	-6.5%	
Unused commitments	\$215	\$188	-12.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$77	\$66	-13.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$256	\$244	-4.8%	
Cash & balances due	\$39	\$33	-17.3%	
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	\$1,475	\$1,382	-6.3%	
Deposits	\$1,288	\$1,317	2.2%	
Total other borrowings	\$139	\$40	-71.0%	
FHLB advances	\$139	\$39	-71.9%	
Equity				
Equity capital at quarter end	\$154	\$150	-2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$43	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	8.4%	--	
Tier 1 risk based capital ratio	11.1%	10.1%	--	
Total risk based capital ratio	13.2%	12.3%	--	
Return on equity ¹	-22.1%	8.6%	--	
Return on assets ¹	-1.8%	0.8%	--	
Net interest margin ¹	4.4%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.9%	59.2%	--	
Loss provision to net charge-offs (qtr)	99.9%	157.9%	--	
Net charge-offs to average loans and leases ¹	6.1%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	30.9%	27.4%	8.9%	1.0%
Closed-end 1-4 family residential	0.1%	1.1%	0.0%	0.1%
Home equity	0.0%	0.2%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.1%	0.4%	0.7%
Commercial & Industrial	1.1%	1.2%	0.4%	0.9%
Commercial real estate	2.4%	2.4%	0.0%	0.1%
Total loans	5.7%	4.5%	1.6%	0.4%