

REGENT BANCORP, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2891006	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$357	\$477	33.9%	
Loans	\$322	\$420	30.3%	
<i>Construction & development</i>	\$59	\$89	51.8%	
<i>Closed-end 1-4 family residential</i>	\$75	\$95	27.0%	
<i>Home equity</i>	\$14	\$14	-1.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	10.4%	
<i>Commercial & Industrial</i>	\$46	\$52	13.3%	
<i>Commercial real estate</i>	\$105	\$124	18.1%	
Unused commitments	\$89	\$60	-33.0%	
Securitization outstanding principal	\$21	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$2	\$3	43.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-3.0%	
Cash & balances due	\$6	\$7	16.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$1	\$6	332.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$1	\$4	166.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$322	\$426	32.2%	
Deposits	\$290	\$376	29.9%	
Total other borrowings	\$29	\$46	60.0%	
FHLB advances	\$28	\$39	37.9%	
Equity				
Equity capital at quarter end	\$35	\$52	49.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	11.3%	--	
Tier 1 risk based capital ratio	9.8%	11.9%	--	
Total risk based capital ratio	10.8%	13.2%	--	
Return on equity ¹	5.9%	-16.2%	--	
Return on assets ¹	0.6%	-1.8%	--	
Net interest margin ¹	4.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	20.5%	32.6%	--	
Loss provision to net charge-offs (qtr)	6514.3%	320.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	15.9%	3.7%	0.0%	0.8%
<i>Closed-end 1-4 family residential</i>	7.9%	20.7%	0.0%	1.3%
<i>Home equity</i>	5.7%	4.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	2.3%	7.4%	0.0%	0.0%
<i>Commercial real estate</i>	0.6%	3.5%	0.0%	0.3%
<i>Total loans</i>	5.5%	7.8%	0.0%	0.6%