

**SOUTHCREST FINANCIAL GROUP, INC.**

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 2497202	Number of Insured Depository Institutions 4	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$614	\$624	1.6%	
Loans	\$396	\$379	-4.4%	
<i>Construction &amp; development</i>	\$74	\$66	-11.4%	
<i>Closed-end 1-4 family residential</i>	\$123	\$121	-1.7%	
<i>Home equity</i>	\$12	\$12	-2.8%	
<i>Credit card</i>	\$2	\$2	-2.9%	
<i>Other consumer</i>	\$33	\$30	-10.1%	
<i>Commercial &amp; Industrial</i>	\$19	\$15	-17.1%	
<i>Commercial real estate</i>	\$113	\$108	-4.2%	
Unused commitments	\$38	\$28	-28.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$63	\$52	-17.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$55	\$63	14.1%	
Cash & balances due	\$35	\$71	103.2%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$544	\$560	2.9%	
Deposits	\$521	\$548	5.2%	
Total other borrowings	\$13	\$2	-87.5%	
FHLB advances	\$10	\$2	-83.9%	
<b>Equity</b>				
Equity capital at quarter end	\$70	\$64	-8.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.8%	9.8%	--	
Tier 1 risk based capital ratio	14.0%	14.7%	--	
Total risk based capital ratio	15.3%	16.0%	--	
Return on equity <sup>1</sup>	-45.0%	-5.7%	--	
Return on assets <sup>1</sup>	-5.4%	-0.6%	--	
Net interest margin <sup>1</sup>	4.2%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.1%	83.9%	--	
Loss provision to net charge-offs (qtr)	282.7%	79.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	2.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	9.6%	1.8%	0.0%	2.2%
<i>Closed-end 1-4 family residential</i>	1.2%	2.0%	0.2%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.1%
<i>Credit card</i>	0.9%	0.6%	0.7%	0.6%
<i>Other consumer</i>	0.6%	0.2%	1.2%	0.5%
<i>Commercial &amp; Industrial</i>	0.2%	0.3%	0.1%	0.4%
<i>Commercial real estate</i>	1.0%	5.3%	0.0%	0.3%
<i>Total loans</i>	2.5%	2.6%	0.2%	0.6%