

**SURREY BANCORP**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3163867	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$204	\$217	6.3%	
Loans	\$175	\$185	5.5%	
<i>Construction &amp; development</i>	\$4	\$8	95.4%	
<i>Closed-end 1-4 family residential</i>	\$21	\$30	46.0%	
<i>Home equity</i>	\$15	\$16	9.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$10	\$6	-39.9%	
<i>Commercial &amp; Industrial</i>	\$122	\$67	-44.8%	
<i>Commercial real estate</i>	\$2	\$52	2028.4%	
Unused commitments	\$36	\$35	-4.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-14.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	-6.6%	
Cash & balances due	\$18	\$21	18.0%	
<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>	\$181	\$190	4.7%	
Deposits	\$165	\$175	6.1%	
Total other borrowings	\$15	\$13	-11.2%	
FHLB advances	\$12	\$13	6.1%	
<b>Equity</b>				
Equity capital at quarter end	\$23	\$27	18.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.6%	11.8%	--	
Tier 1 risk based capital ratio	12.5%	14.9%	--	
Total risk based capital ratio	13.8%	16.1%	--	
Return on equity <sup>1</sup>	3.8%	4.5%	--	
Return on assets <sup>1</sup>	0.4%	0.6%	--	
Net interest margin <sup>1</sup>	3.4%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	579.2%	473.6%	--	
Loss provision to net charge-offs (qtr)	463.2%	2809.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.0%	--	
<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>	0.0%	1.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.8%	1.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.8%	0.8%	0.6%	0.2%
<i>Commercial &amp; Industrial</i>	0.3%	0.5%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.3%	0.0%	0.0%
<i>Total loans</i>	0.3%	0.5%	0.1%	0.0%