

STOCKMENS LIMITED PARTNERSHIP

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3796902	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev
Assets	\$701	\$816	16.4%
Loans	\$425	\$401	-5.6%
Construction & development	\$25	\$17	-30.4%
Closed-end 1-4 family residential	\$51	\$49	-4.4%
Home equity	\$4	\$4	-12.7%
Credit card	\$0	\$0	
Other consumer	\$21	\$19	-8.1%
Commercial & Industrial	\$71	\$70	-2.7%
Commercial real estate	\$91	\$98	8.1%
Unused commitments	\$66	\$82	24.8%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$131	\$172	30.9%
Asset-backed securities	\$0	\$0	
Other securities	\$49	\$161	226.8%
Cash & balances due	\$40	\$27	-31.8%
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	\$623	\$730	17.1%
Deposits	\$534	\$644	20.6%
Total other borrowings	\$86	\$83	-3.3%
FHLB advances	\$85	\$81	-4.8%
Equity			
Equity capital at quarter end	\$77	\$86	11.1%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	8.7%	8.7%	--
Tier 1 risk based capital ratio	12.4%	13.9%	--
Total risk based capital ratio	13.6%	15.2%	--
Return on equity ¹	7.1%	4.9%	--
Return on assets ¹	0.8%	0.5%	--
Net interest margin ¹	3.9%	3.3%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.0%	115.3%	--
Loss provision to net charge-offs (qtr)	134.3%	170.8%	--
Net charge-offs to average loans and leases ¹	0.6%	0.3%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2009	2010	2009
Construction & development	8.8%	5.1%	0.6%
Closed-end 1-4 family residential	1.8%	0.1%	0.2%
Home equity	0.0%	0.0%	0.5%
Credit card	0.0%	0.0%	0.0%
Other consumer	2.7%	0.3%	0.5%
Commercial & Industrial	5.1%	3.3%	0.2%
Commercial real estate	3.2%	2.7%	0.3%
Total loans	2.5%	1.8%	0.1%