

**SCB BANK**

	CPP Disbursement Date 03/06/2009	Cert 29761	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$246	\$183	-25.8%	
Loans	\$166	\$140	-15.8%	
Construction & development	\$9	\$6	-39.0%	
Closed-end 1-4 family residential	\$30	\$20	-31.5%	
Home equity	\$31	\$25	-18.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-66.4%	
Commercial & Industrial	\$39	\$36	-7.8%	
Commercial real estate	\$48	\$44	-7.1%	
Unused commitments	\$31	\$24	-23.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$28	-16.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$7	\$3	-55.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$237	\$183	-22.8%	
Deposits	\$217	\$171	-21.0%	
Total other borrowings	\$16	\$10	-40.1%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$10	\$0	-100.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	4.0%	0.3%	--	
Tier 1 risk based capital ratio	5.3%	0.4%	--	
Total risk based capital ratio	6.5%	0.8%	--	
Return on equity <sup>1</sup>	-310.9%	-828.4%	--	
Return on assets <sup>1</sup>	-19.6%	-4.3%	--	
Net interest margin <sup>1</sup>	2.4%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	20.8%	20.8%	--	
Loss provision to net charge-offs (qtr)	110.8%	315.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	21.5%	0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	4.1%	27.4%	1.0%	2.4%
Closed-end 1-4 family residential	6.2%	12.0%	3.2%	-0.3%
Home equity	4.2%	1.7%	9.1%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.3%	0.0%	10.8%	3.1%
Commercial & Industrial	7.5%	7.1%	7.1%	-0.2%
Commercial real estate	12.8%	13.9%	2.2%	-0.1%
Total loans	8.1%	9.9%	5.4%	0.2%