

TENNESSEE COMMERCE BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2916169	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,444	\$1,009	-30.1%	
Loans	\$1,230	\$897	-27.1%	
Construction & development	\$117	\$105	-10.3%	
Closed-end 1-4 family residential	\$34	\$24	-30.9%	
Home equity	\$8	\$9	12.2%	
Credit card	\$1	\$1	-7.5%	
Other consumer	\$2	\$2	-30.7%	
Commercial & Industrial	\$636	\$447	-29.7%	
Commercial real estate	\$272	\$217	-20.2%	
Unused commitments	\$105	\$77	-25.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$35	\$49	40.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$92	\$38	-58.7%	
Cash & balances due	\$6	\$34	442.6%	
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	\$1,320	\$1,046	-20.8%	
Deposits	\$1,307	\$1,038	-20.6%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$124	-\$37	-129.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	-3.2%	--	
Tier 1 risk based capital ratio	10.0%	-4.0%	--	
Total risk based capital ratio	11.3%	-4.0%	--	
Return on equity ¹	4.8%	1566.5%	--	
Return on assets ¹	0.4%	-17.8%	--	
Net interest margin ¹	4.2%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.4%	50.4%	--	
Loss provision to net charge-offs (qtr)	93.1%	279.8%	--	
Net charge-offs to average loans and leases ¹	1.3%	6.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	2.5%	9.6%	0.4%	0.2%
Closed-end 1-4 family residential	16.1%	15.9%	0.1%	0.0%
Home equity	3.1%	1.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	0.1%	0.9%	0.8%
Commercial & Industrial	4.7%	16.5%	0.6%	3.5%
Commercial real estate	6.4%	14.5%	0.0%	0.0%
Total loans	4.5%	14.2%	0.3%	1.7%