

SECURITY CAPITAL CORPORATION

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1098509	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$520	\$488	-6.0%	
Loans	\$229	\$242	5.7%	
<i>Construction & development</i>	\$45	\$48	5.3%	
<i>Closed-end 1-4 family residential</i>	\$71	\$86	21.0%	
<i>Home equity</i>	\$6	\$6	3.7%	
<i>Credit card</i>	\$1	\$1	1.4%	
<i>Other consumer</i>	\$11	\$11	-0.4%	
<i>Commercial & Industrial</i>	\$19	\$15	-24.9%	
<i>Commercial real estate</i>	\$53	\$55	5.1%	
Unused commitments	\$30	\$29	-4.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$57	\$53	-8.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$117	\$104	-11.2%	
Cash & balances due	\$46	\$23	-50.0%	
Residential mortgage originations				
<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		
Liabilities	\$460	\$429	-6.7%	
Deposits	\$441	\$414	-6.2%	
Total other borrowings	\$14	\$12	-16.9%	
FHLB advances	\$14	\$12	-16.9%	
Equity				
Equity capital at quarter end	\$60	\$59	-0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	11.3%	--	
Tier 1 risk based capital ratio	18.6%	19.3%	--	
Total risk based capital ratio	19.6%	20.2%	--	
Return on equity ¹	6.3%	10.4%	--	
Return on assets ¹	0.7%	1.3%	--	
Net interest margin ¹	3.4%	3.9%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	79.4%	129.5%	--	
Loss provision to net charge-offs (qtr)	33.6%	-1360.0%	--	
Net charge-offs to average loans and leases ¹	1.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	4.1%	1.8%	1.5%	0.0%
<i>Closed-end 1-4 family residential</i>	0.9%	1.1%	0.2%	0.0%
<i>Home equity</i>	1.7%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.9%	0.2%	0.1%	0.2%
<i>Other consumer</i>	0.3%	0.7%	1.4%	1.9%
<i>Commercial & Industrial</i>	0.0%	0.1%	0.0%	0.0%
<i>Commercial real estate</i>	2.0%	0.1%	0.1%	0.0%
<i>Total loans</i>	1.6%	0.8%	0.5%	0.1%