

**TRI-STATE BANK OF MEMPHIS**

	CPP Disbursement Date 04/03/2009	Cert 16511	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$128	\$138	8.0%	
<b>Loans</b>	\$73	\$80	8.8%	
<i>Construction &amp; development</i>	\$0	\$2		
<i>Closed-end 1-4 family residential</i>	\$15	\$13	-10.9%	
<i>Home equity</i>	\$0	\$0	-23.3%	
<i>Credit card</i>	\$0	\$0	-32.5%	
<i>Other consumer</i>	\$2	\$4	136.0%	
<i>Commercial &amp; Industrial</i>	\$2	\$9	292.6%	
<i>Commercial real estate</i>	\$50	\$48	-5.0%	
Unused commitments	\$3	\$2	-53.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$6	92.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$36	50.2%	
Cash & balances due	\$16	\$10	-34.7%	
<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>	\$113	\$124	9.9%	
<b>Deposits</b>	\$111	\$123	11.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$15	\$14	-7.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.6%	8.0%	--	
Tier 1 risk based capital ratio	14.9%	12.7%	--	
Total risk based capital ratio	16.2%	14.0%	--	
Return on equity <sup>1</sup>	-15.8%	-3.5%	--	
Return on assets <sup>1</sup>	-1.9%	-0.3%	--	
Net interest margin <sup>1</sup>	4.5%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	31.8%	38.4%	--	
Loss provision to net charge-offs (qtr)	70.5%	0.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	7.8%	11.7%	3.9%	2.0%
<i>Home equity</i>	14.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	9.7%	0.0%	0.0%
<i>Other consumer</i>	0.3%	1.2%	3.0%	3.9%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	9.8%	6.6%	0.0%	0.0%
<i>Total loans</i>	8.6%	6.2%	0.8%	0.5%