

**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>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$252	\$265	5.2%	
Loans	\$175	\$176	0.7%	
<i>Construction &amp; development</i>	\$13	\$11	-19.6%	
<i>Closed-end 1-4 family residential</i>	\$25	\$28	9.1%	
<i>Home equity</i>	\$40	\$40	-1.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	15.8%	
<i>Commercial &amp; Industrial</i>	\$42	\$38	-10.3%	
<i>Commercial real estate</i>	\$43	\$49	13.8%	
Unused commitments	\$35	\$28	-20.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$58	\$57	-1.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$6	\$9	55.0%	
<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>	\$237	\$245	3.1%	
Deposits	\$201	\$216	7.3%	
Total other borrowings	\$35	\$26	-26.4%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$15	\$21	39.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.7%	8.3%	--	
Tier 1 risk based capital ratio	10.0%	10.8%	--	
Total risk based capital ratio	10.3%	11.5%	--	
Return on equity <sup>1</sup>	7.9%	-23.1%	--	
Return on assets <sup>1</sup>	0.5%	-1.9%	--	
Net interest margin <sup>1</sup>	2.9%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	17.1%	17.8%	--	
Loss provision to net charge-offs (qtr)	188.2%	142.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	3.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	2.0%	4.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	4.6%	6.2%	0.0%	0.2%
<i>Home equity</i>	3.5%	5.5%	0.3%	0.8%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.4%	9.7%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	1.3%	3.8%	0.0%	1.2%
<i>Commercial real estate</i>	0.9%	2.6%	0.0%	1.4%
<i>Total loans</i>	2.2%	4.5%	0.1%	0.9%