

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$462	\$477	3.2%	
Loans	\$312	\$261	-16.1%	
<i>Construction & development</i>	\$96	\$70	-27.3%	
<i>Closed-end 1-4 family residential</i>	\$67	\$66	-1.5%	
<i>Home equity</i>	\$5	\$6	16.8%	
<i>Credit card</i>	\$1	\$1	22.3%	
<i>Other consumer</i>	\$23	\$21	-10.0%	
<i>Commercial & Industrial</i>	\$24	\$17	-30.6%	
<i>Commercial real estate</i>	\$73	\$65	-10.8%	
Unused commitments	\$24	\$21	-15.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$38	\$40	7.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$38	\$84	122.6%	
Cash & balances due	\$18	\$17	-1.2%	
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	\$408	\$421	3.3%	
Deposits	\$359	\$386	7.7%	
Total other borrowings	\$42	\$29	-31.0%	
FHLB advances	\$33	\$28	-14.5%	
Equity				
Equity capital at quarter end	\$54	\$56	2.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.8%	10.8%	--	
Tier 1 risk based capital ratio	14.0%	16.1%	--	
Total risk based capital ratio	15.0%	17.4%	--	
Return on equity ¹	-14.7%	0.8%	--	
Return on assets ¹	-1.7%	0.1%	--	
Net interest margin ¹	4.2%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.4%	40.2%	--	
Loss provision to net charge-offs (qtr)	70.8%	93.3%	--	
Net charge-offs to average loans and leases ¹	10.0%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.6%	6.9%	7.0%	0.8%
<i>Closed-end 1-4 family residential</i>	1.9%	5.0%	0.0%	0.8%
<i>Home equity</i>	0.6%	0.0%	11.3%	0.0%
<i>Credit card</i>	0.0%	1.1%	0.2%	1.2%
<i>Other consumer</i>	0.4%	1.4%	2.0%	1.0%
<i>Commercial & Industrial</i>	0.3%	5.0%	0.3%	0.2%
<i>Commercial real estate</i>	2.7%	2.2%	0.0%	0.1%
<i>Total loans</i>	2.2%	4.1%	2.6%	0.5%