

TCB CORPORATION

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3147625	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$258	\$280	8.6%	
Loans	\$187	\$179	-4.0%	
<i>Construction & development</i>	\$48	\$30	-38.0%	
<i>Closed-end 1-4 family residential</i>	\$47	\$53	12.9%	
<i>Home equity</i>	\$13	\$13	-0.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$8	5.2%	
<i>Commercial & Industrial</i>	\$26	\$27	6.2%	
<i>Commercial real estate</i>	\$39	\$42	7.4%	
Unused commitments	\$41	\$31	-24.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$42	111.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$32	2.3%	
Cash & balances due	\$9	\$11	27.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$7	\$10	41.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$7	\$9	35.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$237	\$260	9.7%	
Deposits	\$176	\$228	29.7%	
Total other borrowings	\$58	\$29	-50.4%	
FHLB advances	\$24	\$15	-35.1%	
Equity				
Equity capital at quarter end	\$22	\$21	-4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	7.2%	--	
Tier 1 risk based capital ratio	10.9%	10.7%	--	
Total risk based capital ratio	11.9%	11.9%	--	
Return on equity ¹	14.0%	-6.6%	--	
Return on assets ¹	1.2%	-0.5%	--	
Net interest margin ¹	5.0%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	118.9%	61.2%	--	
Loss provision to net charge-offs (qtr)	133.9%	116.1%	--	
Net charge-offs to average loans and leases ¹	0.8%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.2%	6.9%	0.3%	1.7%
<i>Closed-end 1-4 family residential</i>	0.7%	1.8%	0.3%	0.2%
<i>Home equity</i>	0.7%	0.3%	0.4%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.0%	9.1%	0.1%	0.2%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial real estate</i>	0.3%	1.6%	0.0%	0.2%
<i>Total loans</i>	0.9%	2.5%	0.2%	0.4%