

TCB HOLDING COMPANY

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3345225	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$496	\$514	3.6%	
Loans	\$420	\$402	-4.4%	
<i>Construction & development</i>	\$128	\$62	-51.5%	
<i>Closed-end 1-4 family residential</i>	\$47	\$69	46.1%	
<i>Home equity</i>	\$1	\$1	10.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$14	\$13	-6.7%	
<i>Commercial & Industrial</i>	\$108	\$107	-0.2%	
<i>Commercial real estate</i>	\$115	\$140	22.2%	
Unused commitments	\$31	\$19	-38.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$2		
Cash & balances due	\$39	\$80	103.8%	
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	\$465	\$472	1.5%	
Deposits	\$449	\$456	1.6%	
Total other borrowings	\$5	\$5	0.0%	
FHLB advances	\$5	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$31	\$42	35.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	8.5%	--	
Tier 1 risk based capital ratio	7.2%	10.4%	--	
Total risk based capital ratio	10.7%	14.1%	--	
Return on equity ¹	-2.8%	-8.7%	--	
Return on assets ¹	-0.2%	-0.7%	--	
Net interest margin ¹	3.4%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	154.9%	134.3%	--	
Loss provision to net charge-offs (qtr)	871.4%	264.1%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.1%	4.1%	0.0%	1.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.9%	0.0%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.3%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.6%	1.4%	0.0%	0.1%
<i>Commercial real estate</i>	0.6%	0.4%	0.0%	0.0%
<i>Total loans</i>	1.0%	1.3%	0.0%	0.2%