

TCNB FINANCIAL CORP.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2833127	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$100	\$103	2.3%	
Loans	\$78	\$78	-0.3%	
<i>Construction & development</i>	\$6	\$4	-28.7%	
<i>Closed-end 1-4 family residential</i>	\$15	\$13	-16.4%	
<i>Home equity</i>	\$4	\$3	-7.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$10	\$10	1.1%	
<i>Commercial & Industrial</i>	\$18	\$20	13.4%	
<i>Commercial real estate</i>	\$23	\$25	8.4%	
Unused commitments	\$8	\$9	1.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$4	-11.3%	
Cash & balances due	\$4	\$5	33.0%	
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	\$92	\$93	0.5%	
Deposits	\$92	\$93	0.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$8	\$10	23.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	9.3%	--	
Tier 1 risk based capital ratio	9.5%	11.6%	--	
Total risk based capital ratio	10.6%	12.6%	--	
Return on equity ¹	0.5%	1.8%	--	
Return on assets ¹	0.0%	0.2%	--	
Net interest margin ¹	3.2%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	87.9%	--	
Loss provision to net charge-offs (qtr)	41.7%	97.1%	--	
Net charge-offs to average loans and leases ¹	0.6%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.3%	0.5%	0.0%
<i>Home equity</i>	0.0%	1.1%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.2%	0.2%
<i>Commercial real estate</i>	0.0%	3.1%	0.0%	0.8%
<i>Total loans</i>	0.0%	1.3%	0.2%	0.4%