

TEXAS NATIONAL BANCORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2716471	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$172	\$248	44.2%	
Loans	\$152	\$212	39.6%	
Construction & development	\$3	\$7	126.4%	
Closed-end 1-4 family residential	\$37	\$52	41.1%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$12	\$13	2.5%	
Commercial & Industrial	\$29	\$38	28.4%	
Commercial real estate	\$67	\$99	48.0%	
Unused commitments	\$13	\$16	21.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$16	262.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$0	-100.0%	
Cash & balances due	\$5	\$11	98.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$158	\$228	44.0%	
Deposits	\$142	\$200	40.7%	
Total other borrowings	\$15	\$26	70.0%	
FHLB advances	\$15	\$26	70.0%	
Equity				
Equity capital at quarter end	\$14	\$20	46.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.3%	--	
Tier 1 risk based capital ratio	9.4%	9.9%	--	
Total risk based capital ratio	10.3%	10.8%	--	
Return on equity ¹	0.9%	9.8%	--	
Return on assets ¹	0.1%	0.8%	--	
Net interest margin ¹	3.5%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	112.1%	401.0%	--	
Loss provision to net charge-offs (qtr)	1266.7%	204.5%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.4%	0.1%	0.3%
Commercial & Industrial	2.4%	1.0%	0.0%	0.6%
Commercial real estate	0.5%	0.0%	0.0%	0.0%
Total loans	0.7%	0.2%	0.0%	0.1%