

THREE SHORES BANCORPORATION, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3934562	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$367	\$835	127.5%	
Loans	\$213	\$469	119.9%	
<i>Construction & development</i>	\$13	\$24	85.2%	
<i>Closed-end 1-4 family residential</i>	\$32	\$137	328.4%	
<i>Home equity</i>	\$19	\$29	54.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$12	\$20	69.4%	
<i>Commercial & Industrial</i>	\$78	\$138	77.3%	
<i>Commercial real estate</i>	\$55	\$117	111.6%	
Unused commitments	\$50	\$78	57.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$42	\$21	-49.5%	
Asset-backed securities	\$5	\$0	-100.0%	
Other securities	\$85	\$303	258.0%	
Cash & balances due	\$4	\$19	434.5%	
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	\$321	\$764	137.7%	
Deposits	\$268	\$716	167.6%	
Total other borrowings	\$50	\$42	-15.9%	
FHLB advances	\$20	\$28	40.0%	
Equity				
Equity capital at quarter end	\$46	\$72	55.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$41	NA	
Performance Ratios				
Tier 1 leverage ratio	13.2%	8.2%	--	
Tier 1 risk based capital ratio	14.7%	13.0%	--	
Total risk based capital ratio	15.6%	14.3%	--	
Return on equity ¹	-16.7%	-16.5%	--	
Return on assets ¹	-2.5%	-1.1%	--	
Net interest margin ¹	2.5%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	106.9%	84.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	6144.4%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	1.6%	0.0%	0.0%
<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%	0.0%	0.0%	0.2%
<i>Commercial & Industrial</i>	0.0%	2.5%	0.0%	0.0%
<i>Commercial real estate</i>	4.1%	4.4%	0.0%	0.0%
<i>Total loans</i>	1.1%	2.3%	0.0%	0.0%