

TOWNE BANK

	CPP Disbursement Date 12/12/2008	Cert 35095	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,134	\$3,606	15.1%	
Loans	\$2,376	\$2,638	11.0%	
<i>Construction & development</i>	\$617	\$652	5.6%	
<i>Closed-end 1-4 family residential</i>	\$378	\$437	15.6%	
<i>Home equity</i>	\$237	\$270	14.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$27	\$31	16.4%	
<i>Commercial & Industrial</i>	\$330	\$321	-2.5%	
<i>Commercial real estate</i>	\$730	\$859	17.8%	
Unused commitments	\$915	\$1,336	46.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$160	\$213	33.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$284	\$395	38.9%	
Cash & balances due	\$70	\$65	-7.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$87	\$202	130.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$81	\$178	118.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,714	\$3,142	15.8%	
Deposits	\$2,245	\$2,577	14.8%	
Total other borrowings	\$400	\$475	18.8%	
FHLB advances	\$364	\$454	24.7%	
Equity				
Equity capital at quarter end	\$420	\$458	9.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$146	\$35	NA	
Performance Ratios				
Tier 1 leverage ratio	11.6%	10.5%	--	
Tier 1 risk based capital ratio	12.9%	12.2%	--	
Total risk based capital ratio	15.4%	15.1%	--	
Return on equity ¹	5.8%	6.0%	--	
Return on assets ¹	0.7%	0.7%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	750.8%	77.1%	--	
Loss provision to net charge-offs (qtr)	566.1%	4873.2%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.4%	4.7%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	0.2%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.2%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.1%	0.0%
<i>Other consumer</i>	0.0%	0.3%	0.3%	0.2%
<i>Commercial & Industrial</i>	0.0%	0.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	1.3%	0.0%	0.0%
<i>Total loans</i>	0.2%	1.7%	0.0%	0.0%