

TRI-COUNTY FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2523389	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$715	\$813	13.7%	
Loans	\$548	\$624	13.9%	
Construction & development	\$51	\$96	88.7%	
Closed-end 1-4 family residential	\$112	\$122	8.7%	
Home equity	\$17	\$19	8.3%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-21.5%	
Commercial & Industrial	\$122	\$127	3.4%	
Commercial real estate	\$244	\$260	6.6%	
Unused commitments	\$110	\$95	-13.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$118	\$141	18.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$4	-15.9%	
Cash & balances due	\$13	\$6	-53.9%	
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	\$637	\$735	15.3%	
Deposits	\$526	\$641	22.0%	
Total other borrowings	\$106	\$89	-16.7%	
FHLB advances	\$105	\$88	-16.0%	
Equity				
Equity capital at quarter end	\$77	\$78	0.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.3%	9.7%	--	
Tier 1 risk based capital ratio	13.5%	12.0%	--	
Total risk based capital ratio	14.4%	13.1%	--	
Return on equity ¹	3.8%	4.2%	--	
Return on assets ¹	0.4%	0.4%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	104.4%	39.0%	--	
Loss provision to net charge-offs (qtr)	117.5%	183.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	3.0%	11.6%	0.6%	0.2%
Closed-end 1-4 family residential	0.3%	0.3%	0.0%	0.0%
Home equity	0.0%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	7.0%	0.1%	0.5%	0.1%
Commercial & Industrial	1.4%	4.7%	0.1%	0.5%
Commercial real estate	0.5%	0.7%	0.1%	0.0%
Total loans	0.9%	3.1%	0.1%	0.1%