

TRI-STATE BANK OF MEMPHIS

| | CPP Disbursement Date 04/03/2009 | Cert 16511 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|----------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$120 | \$122 | 1.6% | |
| Loans | \$87 | \$86 | -1.2% | |
| <i>Construction & development</i> | \$0 | \$0 | | |
| <i>Closed-end 1-4 family residential</i> | \$18 | \$18 | -1.2% | |
| <i>Home equity</i> | \$0 | \$0 | 10.1% | |
| <i>Credit card</i> | \$0 | \$0 | -14.3% | |
| <i>Other consumer</i> | \$2 | \$1 | -13.9% | |
| <i>Commercial & Industrial</i> | \$5 | \$6 | 23.9% | |
| <i>Commercial real estate</i> | \$59 | \$57 | -2.9% | |
| Unused commitments | \$8 | \$7 | -8.3% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$9 | \$7 | -17.6% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$13 | \$19 | 49.6% | |
| Cash & balances due | \$6 | \$5 | -10.6% | |
| 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 | \$104 | \$104 | -0.4% | |
| Deposits | \$97 | \$99 | 2.7% | |
| Total other borrowings | \$7 | \$4 | -42.9% | |
| FHLB advances | \$6 | \$4 | -33.3% | |
| Equity | | | | |
| Equity capital at quarter end | \$15 | \$18 | 15.7% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$3 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 12.3% | 13.8% | -- | |
| Tier 1 risk based capital ratio | 16.3% | 19.0% | -- | |
| Total risk based capital ratio | 17.6% | 20.2% | -- | |
| Return on equity ¹ | 1.6% | -2.9% | -- | |
| Return on assets ¹ | 0.2% | -0.4% | -- | |
| Net interest margin ¹ | 4.8% | 5.1% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 25.7% | 22.9% | -- | |
| Loss provision to net charge-offs (qtr) | 213.5% | 132.8% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.4% | 0.8% | -- | |
| 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> | 7.0% | 8.2% | 0.5% | 1.0% |
| <i>Home equity</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Credit card</i> | 0.0% | 1.4% | 5.4% | 0.0% |
| <i>Other consumer</i> | 5.0% | 1.4% | 0.1% | 0.8% |
| <i>Commercial & Industrial</i> | 3.0% | 18.5% | -1.9% | -0.1% |
| <i>Commercial real estate</i> | 6.9% | 5.8% | 0.0% | 0.0% |
| <i>Total loans</i> | 6.7% | 7.1% | 0.1% | 0.2% |