

TRINITY CAPITAL CORPORATION

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1056161	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,409	\$1,670	18.5%	
Loans	\$1,239	\$1,251	0.9%	
Construction & development	\$254	\$194	-23.7%	
Closed-end 1-4 family residential	\$340	\$357	4.8%	
Home equity	\$57	\$52	-8.4%	
Credit card	\$11	\$13	20.3%	
Other consumer	\$38	\$34	-11.5%	
Commercial & Industrial	\$117	\$138	18.7%	
Commercial real estate	\$359	\$396	10.2%	
Unused commitments	\$201	\$156	-22.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$42		
Asset-backed securities	\$0	\$0		
Other securities	\$112	\$106	-5.0%	
Cash & balances due	\$25	\$207	725.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14	\$54	270.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$7	\$52	676.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,288	\$1,517	17.8%	
Deposits	\$1,256	\$1,474	17.4%	
Total other borrowings	\$24	\$33	42.3%	
FHLB advances	\$24	\$33	42.3%	
Equity				
Equity capital at quarter end	\$121	\$153	26.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$36	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.3%	--	
Tier 1 risk based capital ratio	10.1%	12.5%	--	
Total risk based capital ratio	11.3%	13.7%	--	
Return on equity ¹	2.2%	7.6%	--	
Return on assets ¹	0.2%	0.7%	--	
Net interest margin ¹	4.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.6%	35.8%	--	
Loss provision to net charge-offs (qtr)	138.7%	73.6%	--	
Net charge-offs to average loans and leases ¹	1.0%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.1%	11.0%	0.1%	0.9%
Closed-end 1-4 family residential	1.2%	2.4%	0.1%	0.3%
Home equity	1.3%	2.3%	0.1%	0.0%
Credit card	0.5%	0.4%	0.2%	0.5%
Other consumer	0.9%	0.1%	0.5%	0.4%
Commercial & Industrial	3.7%	3.7%	2.0%	0.9%
Commercial real estate	0.7%	2.5%	0.0%	0.0%
Total loans	2.7%	5.3%	0.3%	0.4%