

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$766	\$752	-1.8%	
Loans	\$473	\$525	11.1%	
<i>Construction & development</i>	\$21	\$14	-34.9%	
<i>Closed-end 1-4 family residential</i>	\$62	\$69	11.3%	
<i>Home equity</i>	\$30	\$41	35.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-28.3%	
<i>Commercial & Industrial</i>	\$209	\$245	17.3%	
<i>Commercial real estate</i>	\$136	\$150	10.6%	
Unused commitments	\$75	\$119	58.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$110	\$102	-7.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$112	\$69	-38.8%	
Cash & balances due	\$47	\$31	-34.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$13	\$12	-9.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$17	\$11	-31.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$688	\$667	-3.1%	
Deposits	\$639	\$622	-2.6%	
Total other borrowings	\$40	\$35	-12.1%	
FHLB advances	\$33	\$33	0.0%	
Equity				
Equity capital at quarter end	\$78	\$86	10.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.6%	--	
Tier 1 risk based capital ratio	12.0%	11.9%	--	
Total risk based capital ratio	13.3%	13.1%	--	
Return on equity ¹	-6.6%	1.3%	--	
Return on assets ¹	-0.7%	0.2%	--	
Net interest margin ¹	2.7%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	70.3%	61.5%	--	
Loss provision to net charge-offs (qtr)	358.2%	70.7%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	3.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	9.0%	11.6%	0.2%	0.4%
<i>Home equity</i>	4.4%	2.0%	0.0%	0.3%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.2%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.5%	0.1%	0.0%	0.1%
<i>Commercial real estate</i>	4.0%	1.2%	0.3%	0.2%
<i>Total loans</i>	3.0%	2.1%	0.1%	0.2%