

SECURITY CAPITAL CORPORATION

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1098509	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$498	\$520	4.2%	
Loans	\$231	\$229	-0.7%	
Construction & development	\$49	\$45	-7.0%	
Closed-end 1-4 family residential	\$65	\$71	10.4%	
Home equity	\$5	\$6	5.3%	
Credit card	\$1	\$1	-4.1%	
Other consumer	\$9	\$11	17.7%	
Commercial & Industrial	\$20	\$19	-3.5%	
Commercial real estate	\$55	\$53	-4.4%	
Unused commitments	\$23	\$30	31.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$57	55.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$134	\$117	-12.8%	
Cash & balances due	\$22	\$46	110.2%	
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	\$440	\$460	4.6%	
Deposits	\$410	\$441	7.6%	
Total other borrowings	\$24	\$14	-40.6%	
FHLB advances	\$24	\$14	-40.6%	
Equity				
Equity capital at quarter end	\$59	\$60	1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	10.7%	--	
Tier 1 risk based capital ratio	18.0%	18.6%	--	
Total risk based capital ratio	19.2%	19.6%	--	
Return on equity ¹	5.3%	6.3%	--	
Return on assets ¹	0.6%	0.7%	--	
Net interest margin ¹	3.5%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.6%	79.4%	--	
Loss provision to net charge-offs (qtr)	73.0%	33.6%	--	
Net charge-offs to average loans and leases ¹	0.6%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	7.2%	4.1%	0.2%	1.5%
Closed-end 1-4 family residential	2.2%	0.9%	0.1%	0.2%
Home equity	0.0%	1.7%	0.0%	0.0%
Credit card	1.0%	0.9%	0.1%	0.1%
Other consumer	0.0%	0.3%	1.5%	1.4%
Commercial & Industrial	0.2%	0.0%	0.1%	0.0%
Commercial real estate	2.5%	2.0%	0.2%	0.1%
Total loans	2.8%	1.6%	0.2%	0.5%