

**THREE SHORES BANCORPORATION, INC.**

|   | CPP Disbursement Date<br>01/23/2009 | RSSD (Holding Company)<br>3934562 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2011</b><br>\$ millions          | <b>2012</b><br>\$ millions        | %chg from prev                                    |             |
| <b>Assets</b>   | \$752                               | \$813                             | 8.1%  |             |
| Loans   | \$525                               | \$600                             | 14.2%   |             |
| Construction & development  | \$14                                | \$23                              | 70.8%   |             |
| Closed-end 1-4 family residential   | \$69                                | \$78                              | 12.8%   |             |
| Home equity   | \$41                                | \$38                              | -8.3%   |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$4                                 | \$5                               | 27.5%   |             |
| Commercial & Industrial   | \$245                               | \$269                             | 10.0%   |             |
| Commercial real estate  | \$150                               | \$177                             | 17.9%   |             |
| Unused commitments  | \$119                               | \$136                             | 14.6%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$102                               | \$105                             | 3.6%  |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$69                                | \$55                              | -20.4%  |             |
| Cash & balances due   | \$31                                | \$27                              | -11.7%  |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$12                                | \$9                               | -22.2%  |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$11                                | \$12                              | 3.5%  |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$667                               | \$726                             | 8.9%  |             |
| Deposits  | \$622                               | \$706                             | 13.5%   |             |
| Total other borrowings  | \$35                                | \$11                              | -69.5%  |             |
| FHLB advances   | \$33                                | \$10                              | -69.7%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$86                                | \$88                              | 2.1%  |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$6                                 | \$0                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 9.6%                                | 9.3%                              | --  |             |
| Tier 1 risk based capital ratio   | 11.9%                               | 11.5%                             | --  |             |
| Total risk based capital ratio  | 13.1%                               | 12.6%                             | --  |             |
| Return on equity <sup>1</sup>   | 1.3%                                | 2.8%                              | --  |             |
| Return on assets <sup>1</sup>   | 0.2%                                | 0.3%                              | --  |             |
| Net interest margin <sup>1</sup>  | 3.2%                                | 3.4%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 61.5%                               | 91.1%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 70.7%                               | 117.3%                            | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.6%                                | 0.4%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2011</b>                         | <b>2012</b>                       | <b>2011</b>                                       | <b>2012</b> |
| Construction & development  | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Closed-end 1-4 family residential   | 11.6%                               | 6.5%                              | 0.4%  | 0.2%        |
| Home equity   | 2.0%                                | 2.1%                              | 0.3%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Commercial & Industrial   | 0.1%                                | 0.0%                              | 0.1%  | 0.0%        |
| Commercial real estate  | 1.2%                                | 1.4%                              | 0.2%  | 0.3%        |
| Total loans   | 2.1%                                | 1.4%                              | 0.2%  | 0.1%        |