

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$124	\$128	2.8%	
Loans	\$79	\$73	-7.5%	
Construction & development	\$0	\$0		
Closed-end 1-4 family residential	\$16	\$15	-8.1%	
Home equity	\$0	\$0	50.9%	
Credit card	\$0	\$0	58.3%	
Other consumer	\$1	\$2	81.0%	
Commercial & Industrial	\$2	\$2	4.6%	
Commercial real estate	\$54	\$50	-7.3%	
Unused commitments	\$7	\$3	-53.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-19.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$24	-9.3%	
Cash & balances due	\$7	\$16	133.3%	
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	\$109	\$112	2.7%	
Deposits	\$104	\$111	6.5%	
Total other borrowings	\$4	\$0	-100.0%	
FHLB advances	\$4	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$16	\$16	2.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	11.6%	--	
Tier 1 risk based capital ratio	16.6%	16.5%	--	
Total risk based capital ratio	17.8%	17.8%	--	
Return on equity ¹	-38.0%	16.8%	--	
Return on assets ¹	-4.9%	2.1%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	20.5%	31.8%	--	
Loss provision to net charge-offs (qtr)	100.8%	70.5%	--	
Net charge-offs to average loans and leases ¹	15.8%	3.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	9.8%	7.8%	1.4%	3.9%
Home equity	0.0%	14.0%	0.0%	0.0%
Credit card	0.0%	0.0%	1.4%	0.0%
Other consumer	1.0%	0.3%	1.9%	3.0%
Commercial & Industrial	5.7%	0.0%	31.7%	0.0%
Commercial real estate	16.7%	9.8%	3.4%	0.0%
Total loans	13.8%	8.6%	4.0%	0.8%