

TRISTATE CAPITAL HOLDINGS, INC

| | CPP Disbursement Date 02/27/2009 | RSSD (Holding Company) 3475074 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | |
| Assets | \$1,833 | \$2,075 | 13.2% | |
| Loans | \$1,407 | \$1,644 | 16.8% | |
| Construction & development | \$53 | \$49 | -7.2% | |
| Closed-end 1-4 family residential | \$77 | \$107 | 38.8% | |
| Home equity | \$29 | \$30 | 2.1% | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$20 | \$18 | -8.5% | |
| Commercial & Industrial | \$707 | \$875 | 23.7% | |
| Commercial real estate | \$410 | \$376 | -8.2% | |
| Unused commitments | \$414 | \$492 | 18.7% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$114 | \$117 | 2.7% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$49 | \$74 | 50.2% | |
| Cash & balances due | \$229 | \$193 | -15.6% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$1 | \$0 | -81.1% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$1 | \$0 | -95.9% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$1,650 | \$1,857 | 12.6% | |
| Deposits | \$1,638 | \$1,824 | 11.4% | |
| Total other borrowings | \$0 | \$20 | | |
| FHLB advances | \$0 | \$20 | | |
| Equity | | | | |
| Equity capital at quarter end | \$184 | \$218 | 18.6% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$22 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 10.1% | 10.4% | -- | |
| Tier 1 risk based capital ratio | 10.6% | 10.9% | -- | |
| Total risk based capital ratio | 11.6% | 11.9% | -- | |
| Return on equity ¹ | 4.4% | 5.1% | -- | |
| Return on assets ¹ | 0.4% | 0.5% | -- | |
| Net interest margin ¹ | 2.8% | 3.1% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 99.5% | 115.5% | -- | |
| Loss provision to net charge-offs (qtr) | -5.1% | 51.4% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.4% | 0.5% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 |
| Construction & development | 20.0% | 7.7% | 0.7% | 0.4% |
| Closed-end 1-4 family residential | 0.0% | 0.0% | 0.0% | 0.0% |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% |
| Other consumer | 0.0% | 0.0% | 0.0% | 0.7% |
| Commercial & Industrial | 0.3% | 1.0% | 0.0% | 0.1% |
| Commercial real estate | 0.9% | 0.8% | 0.3% | 0.0% |
| Total loans | 1.2% | 0.9% | 0.1% | 0.1% |