

**GUARANTY CAPITAL CORPORATION**

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$587	\$601	2.4%	
Loans	\$392	\$397	1.3%	
Construction & development	\$18	\$19	2.3%	
Closed-end 1-4 family residential	\$78	\$84	7.7%	
Home equity	\$6	\$7	16.5%	
Credit card	\$1	\$1	-10.2%	
Other consumer	\$7	\$7	6.1%	
Commercial & Industrial	\$77	\$71	-7.3%	
Commercial real estate	\$123	\$125	1.3%	
Unused commitments	\$62	\$69	11.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$31	12.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$109	\$111	1.9%	
Cash & balances due	\$37	\$38	1.2%	
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		
<b>Liabilities</b>	\$519	\$530	2.1%	
Deposits	\$508	\$519	2.2%	
Total other borrowings	\$8	\$5	-34.1%	
FHLB advances	\$6	\$4	-38.0%	
<b>Equity</b>				
Equity capital at quarter end	\$67	\$71	4.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.6%	11.9%	--	
Tier 1 risk based capital ratio	15.9%	15.3%	--	
Total risk based capital ratio	17.1%	16.5%	--	
Return on equity <sup>1</sup>	19.2%	15.4%	--	
Return on assets <sup>1</sup>	2.2%	1.8%	--	
Net interest margin <sup>1</sup>	4.3%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	115.0%	78.3%	--	
Loss provision to net charge-offs (qtr)	14.4%	41.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	0.9%	1.3%	0.0%	0.0%
Closed-end 1-4 family residential	2.5%	2.7%	0.0%	0.3%
Home equity	0.2%	0.9%	0.0%	0.0%
Credit card	7.5%	4.0%	0.2%	1.8%
Other consumer	2.8%	0.8%	0.6%	0.4%
Commercial & Industrial	1.3%	5.2%	0.6%	1.5%
Commercial real estate	0.7%	0.7%	0.1%	0.1%
Total loans	1.6%	2.1%	0.2%	0.4%