

**GUARANTY CAPITAL CORPORATION**

	Disbursement Date 07/30/2010	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev	
<b>Assets</b>	\$601	\$615	2.4%	
Loans	\$397	\$435	9.7%	
Construction & development	\$19	\$25	32.9%	
Closed-end 1-4 family residential	\$84	\$88	4.1%	
Home equity	\$7	\$8	18.7%	
Credit card	\$1	\$1	6.8%	
Other consumer	\$7	\$7	-2.1%	
Commercial & Industrial	\$71	\$76	7.1%	
Commercial real estate	\$125	\$137	9.8%	
Unused commitments	\$69	\$69	0.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$25	-17.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$111	\$105	-5.7%	
Cash & balances due	\$38	\$25	-33.6%	
<b>Residential mortgage originations</b>				
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>	\$530	\$543	2.5%	
Deposits	\$519	\$515	-0.7%	
Total other borrowings	\$5	\$24	366.6%	
FHLB advances	\$4	\$23	493.6%	
<b>Equity</b>				
Equity capital at quarter end	\$71	\$72	1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.9%	11.6%	--	
Tier 1 risk based capital ratio	15.3%	14.4%	--	
Total risk based capital ratio	16.5%	15.7%	--	
Return on equity <sup>1</sup>	15.4%	8.0%	--	
Return on assets <sup>1</sup>	1.8%	0.9%	--	
Net interest margin <sup>1</sup>	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	78.3%	97.7%	--	
Loss provision to net charge-offs (qtr)	41.2%	97.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>
Construction & development	1.3%	0.4%	0.0%	0.0%
Closed-end 1-4 family residential	2.7%	2.8%	0.3%	0.0%
Home equity	0.9%	0.3%	0.0%	0.0%
Credit card	4.0%	3.7%	1.8%	0.0%
Other consumer	0.8%	1.3%	0.4%	0.1%
Commercial & Industrial	5.2%	4.7%	1.5%	0.5%
Commercial real estate	0.7%	0.5%	0.1%	0.0%
Total loans	2.1%	1.8%	0.4%	0.1%