

SECURITY CAPITAL CORPORATION

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1098509	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$511	\$518	1.5%	
Loans	\$266	\$285	7.2%	
Construction & development	\$49	\$45	-9.2%	
Closed-end 1-4 family residential	\$94	\$100	7.3%	
Home equity	\$6	\$6	-1.5%	
Credit card	\$1	\$1	-4.0%	
Other consumer	\$11	\$11	1.2%	
Commercial & Industrial	\$17	\$25	46.4%	
Commercial real estate	\$61	\$60	-1.5%	
Unused commitments	\$33	\$44	33.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$46	-10.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$107	\$111	3.5%	
Cash & balances due	\$22	\$19	-13.4%	
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	\$449	\$456	1.5%	
Deposits	\$433	\$443	2.2%	
Total other borrowings	\$11	\$9	-19.2%	
FHLB advances	\$11	\$9	-19.2%	
Equity				
Equity capital at quarter end	\$62	\$63	1.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.3%	11.2%	--	
Tier 1 risk based capital ratio	19.1%	17.9%	--	
Total risk based capital ratio	19.9%	18.7%	--	
Return on equity ¹	10.0%	6.9%	--	
Return on assets ¹	1.3%	0.9%	--	
Net interest margin ¹	3.9%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	104.5%	154.7%	--	
Loss provision to net charge-offs (qtr)	-2757.9%	147.8%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2014	2015	2014	2015
Construction & development	1.9%	0.9%	0.0%	0.0%
Closed-end 1-4 family residential	1.0%	1.1%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.1%	0.1%	1.7%
Other consumer	0.5%	0.3%	1.4%	2.4%
Commercial & Industrial	1.2%	0.2%	0.0%	0.0%
Commercial real estate	0.4%	0.0%	0.0%	0.0%
Total loans	0.9%	0.6%	0.1%	0.1%