

**TRI-STATE BANK OF MEMPHIS**

	Disbursement Date 08/13/2010	Cert 16511	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>	\$927	\$111	-88.0%	
Loans	\$555	\$75	-86.4%	
Construction & development	\$20	\$0	-100.0%	
Closed-end 1-4 family residential	\$97	\$11	-88.5%	
Home equity	\$0	\$1	111.2%	
Credit card	\$1	\$0	-86.8%	
Other consumer	\$5	\$5	-14.0%	
Commercial & Industrial	\$19	\$8	-59.2%	
Commercial real estate	\$106	\$45	-57.3%	
Unused commitments	\$12	\$2	-85.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$79	\$4	-94.5%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$154	\$14	-91.0%	
Cash & balances due	\$91	\$13	-85.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$78	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$72	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$848	\$96	-88.6%	
Deposits	\$620	\$95	-84.6%	
Total other borrowings	\$223	\$0	-99.9%	
FHLB advances	\$223	\$0	-99.9%	
<b>Equity</b>				
Equity capital at quarter end	\$78	\$15	-81.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.9%	11.6%	--	
Tier 1 risk based capital ratio	12.2%	16.1%	--	
Total risk based capital ratio	13.5%	17.4%	--	
Return on equity <sup>1</sup>	-8.2%	29.9%	--	
Return on assets <sup>1</sup>	-0.7%	3.5%	--	
Net interest margin <sup>1</sup>	3.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.7%	16.0%	--	
Loss provision to net charge-offs (qtr)	190.1%	35.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	3.3%	--	
<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	14.2%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.1%	8.4%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	3.6%	8.7%	8.0%	0.0%
Other consumer	0.3%	0.0%	0.0%	0.0%
Commercial & Industrial	0.5%	22.8%	0.7%	2.0%
Commercial real estate	11.1%	11.1%	0.0%	1.0%
Total loans	3.6%	10.7%	0.1%	0.8%