

TCB HOLDING COMPANY

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3345225	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$509	\$371	-27.1%		
Loans	\$401	\$317	-21.0%		
Construction & development	\$62	\$52	-16.4%		
Closed-end 1-4 family residential	\$69	\$51	-26.5%		
Home equity	\$1	\$1	-4.5%		
Credit card	\$0	\$0			
Other consumer	\$13	\$8	-37.4%		
Commercial & Industrial	\$107	\$88	-17.7%		
Commercial real estate	\$140	\$109	-22.6%		
Unused commitments	\$19	\$21	12.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$5	356.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$3	58.1%		
Cash & balances due	\$80	\$16	-80.6%		
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	\$472	\$340	-28.1%		
Deposits	\$456	\$328	-28.0%		
Total other borrowings	\$5	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$37	\$32	-14.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	8.2%	--		
Tier 1 risk based capital ratio	9.3%	10.4%	--		
Total risk based capital ratio	13.0%	14.8%	--		
Return on equity ¹	-57.2%	-34.6%	--		
Return on assets ¹	-4.6%	-2.9%	--		
Net interest margin ¹	0.0%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.0%	33.2%	--		
Loss provision to net charge-offs (qtr)	166.2%	124.5%	--		
Net charge-offs to average loans and leases ¹	1.3%	2.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.1%	14.7%	1.0%	0.1%	--
Closed-end 1-4 family residential	2.6%	2.3%	0.5%	0.7%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	10.5%	0.1%	0.1%	--
Commercial & Industrial	3.0%	8.9%	0.6%	0.8%	--
Commercial real estate	0.7%	5.0%	0.0%	0.5%	--
Total loans	2.2%	7.2%	0.4%	0.5%	--