

**THREE SHORES BANCORPORATION, INC.**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3934562	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$835	\$766	-8.3%	
Loans	\$469	\$473	0.8%	
Construction & development	\$24	\$21	-12.9%	
Closed-end 1-4 family residential	\$137	\$62	-54.4%	
Home equity	\$29	\$30	4.4%	
Credit card	\$0	\$0		
Other consumer	\$20	\$5	-73.4%	
Commercial & Industrial	\$138	\$209	51.9%	
Commercial real estate	\$117	\$136	16.0%	
Unused commitments	\$78	\$75	-4.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$110	413.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$303	\$112	-62.9%	
Cash & balances due	\$19	\$47	150.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$13		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$17		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$764	\$688	-9.9%	
Deposits	\$716	\$639	-10.8%	
Total other borrowings	\$42	\$40	-5.2%	
FHLB advances	\$28	\$33	17.9%	
<b>Equity</b>				
Equity capital at quarter end	\$72	\$78	8.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$41	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.2%	8.6%	--	
Tier 1 risk based capital ratio	13.0%	12.0%	--	
Total risk based capital ratio	14.3%	13.3%	--	
Return on equity <sup>1</sup>	-16.5%	-6.6%	--	
Return on assets <sup>1</sup>	-1.1%	-0.7%	--	
Net interest margin <sup>1</sup>	2.5%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.6%	70.3%	--	
Loss provision to net charge-offs (qtr)	6144.4%	358.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	0.1%	3.9%	0.0%	0.0%
Closed-end 1-4 family residential	1.6%	9.0%	0.0%	0.2%
Home equity	0.0%	4.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.2%	0.2%	0.0%
Commercial & Industrial	2.5%	0.5%	0.0%	0.0%
Commercial real estate	4.4%	4.0%	0.0%	0.3%
Total loans	2.3%	3.0%	0.0%	0.1%