

GUARANTY CAPITAL CORPORATION

	CPP Disbursement Date 09/25/2009	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$492	\$495	0.6%	
Loans	\$383	\$383	0.0%	
Construction & development	\$20	\$37	88.5%	
Closed-end 1-4 family residential	\$66	\$71	7.5%	
Home equity	\$6	\$6	-5.4%	
Credit card	\$1	\$1	14.3%	
Other consumer	\$16	\$17	4.2%	
Commercial & Industrial	\$68	\$64	-5.8%	
Commercial real estate	\$125	\$102	-18.0%	
Unused commitments	\$34	\$51	49.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$11	-25.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$49	\$50	3.0%	
Cash & balances due	\$19	\$21	6.9%	
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	\$452	\$445	-1.5%	
Deposits	\$389	\$420	8.0%	
Total other borrowings	\$59	\$22	-63.6%	
FHLB advances	\$37	\$19	-48.0%	
Equity				
Equity capital at quarter end	\$40	\$50	23.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	10.4%	--	
Tier 1 risk based capital ratio	9.0%	11.5%	--	
Total risk based capital ratio	10.2%	12.8%	--	
Return on equity ¹	17.3%	-4.7%	--	
Return on assets ¹	1.4%	-0.5%	--	
Net interest margin ¹	4.3%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.2%	52.3%	--	
Loss provision to net charge-offs (qtr)	44.7%	140.5%	--	
Net charge-offs to average loans and leases ¹	2.0%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.1%	10.3%	0.3%	0.1%
Closed-end 1-4 family residential	0.7%	1.8%	0.2%	0.1%
Home equity	0.8%	0.0%	0.0%	0.8%
Credit card	4.5%	2.4%	0.6%	0.7%
Other consumer	1.2%	1.2%	0.5%	0.6%
Commercial & Industrial	0.2%	5.1%	0.0%	0.8%
Commercial real estate	3.4%	2.7%	1.3%	1.0%
Total loans	1.4%	3.1%	0.5%	0.5%