

**TENNESSEE COMMERCE BANCORP, INC.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2916169	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,211	\$1,373	13.4%	
Loans	\$1,038	\$1,172	12.9%	
Construction & development	\$182	\$142	-21.9%	
Closed-end 1-4 family residential	\$31	\$34	9.4%	
Home equity	\$8	\$9	8.8%	
Credit card	\$1	\$1	17.1%	
Other consumer	\$3	\$2	-5.1%	
Commercial & Industrial	\$576	\$637	10.5%	
Commercial real estate	\$163	\$240	47.6%	
Unused commitments	\$181	\$100	-44.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-21.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$101	\$93	-7.9%	
Cash & balances due	\$5	\$23	334.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$1,102	\$1,257	14.0%	
Deposits	\$1,089	\$1,247	14.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$108	\$116	7.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$14	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	8.7%	--	
Tier 1 risk based capital ratio	9.8%	9.4%	--	
Total risk based capital ratio	11.0%	10.6%	--	
Return on equity <sup>1</sup>	13.9%	7.5%	--	
Return on assets <sup>1</sup>	1.2%	0.6%	--	
Net interest margin <sup>1</sup>	3.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.3%	97.2%	--	
Loss provision to net charge-offs (qtr)	161.4%	105.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	0.4%	3.0%	0.1%	0.0%
Closed-end 1-4 family residential	0.1%	3.0%	0.0%	0.0%
Home equity	0.5%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.0%	0.1%	0.0%
Commercial & Industrial	2.2%	2.2%	0.3%	0.7%
Commercial real estate	10.5%	0.4%	0.0%	0.0%
Total loans	2.9%	1.7%	0.2%	0.4%