

TRISUMMIT BANK

	CPP Disbursement Date 04/03/2009	Cert 58467	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$142	\$244	71.6%	
Loans	\$69	\$103	50.1%	
<i>Construction & development</i>	\$10	\$24	138.9%	
<i>Closed-end 1-4 family residential</i>	\$24	\$30	21.1%	
<i>Home equity</i>	\$7	\$7	10.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	41.5%	
<i>Commercial & Industrial</i>	\$11	\$12	10.7%	
<i>Commercial real estate</i>	\$13	\$24	89.3%	
Unused commitments	\$28	\$35	22.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$40	\$72	80.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$41	115.3%	
Cash & balances due	\$2	\$6	160.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$120	\$217	81.6%	
Deposits	\$108	\$189	74.2%	
Total other borrowings	\$11	\$28	155.8%	
FHLB advances	\$9	\$23	170.8%	
Equity				
Equity capital at quarter end	\$23	\$27	18.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	19.2%	10.9%	--	
Tier 1 risk based capital ratio	23.8%	18.1%	--	
Total risk based capital ratio	24.7%	19.0%	--	
Return on equity ¹	-19.1%	-4.4%	--	
Return on assets ¹	-3.5%	-0.5%	--	
Net interest margin ¹	2.3%	2.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	5066.7%	5100.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.2%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%