

TENNESSEE COMMERCE BANCORP, INC.

| | CPP Disbursement Date 12/19/2008 | RSSD (Holding Company) 2916169 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|-------------|----|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$1,373 | \$1,444 | 5.2% | | |
| Loans | \$1,172 | \$1,230 | 4.9% | | |
| Construction & development | \$142 | \$117 | -17.7% | | |
| Closed-end 1-4 family residential | \$34 | \$34 | 1.1% | | |
| Home equity | \$9 | \$8 | -8.0% | | |
| Credit card | \$1 | \$1 | 34.6% | | |
| Other consumer | \$2 | \$2 | -8.9% | | |
| Commercial & Industrial | \$637 | \$636 | -0.2% | | |
| Commercial real estate | \$240 | \$272 | 13.1% | | |
| Unused commitments | \$100 | \$105 | 4.4% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$35 | 18331.4% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$93 | \$92 | -0.5% | | |
| Cash & balances due | \$23 | \$6 | -72.3% | | |
| 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 | \$1,257 | \$1,320 | 5.0% | | |
| Deposits | \$1,247 | \$1,307 | 4.8% | | |
| Total other borrowings | \$0 | \$0 | | | |
| FHLB advances | \$0 | \$0 | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$116 | \$124 | 7.5% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$14 | \$6 | NA | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.7% | 8.8% | -- | | |
| Tier 1 risk based capital ratio | 9.4% | 10.0% | -- | | |
| Total risk based capital ratio | 10.6% | 11.3% | -- | | |
| Return on equity ¹ | 7.5% | 4.8% | -- | | |
| Return on assets ¹ | 0.6% | 0.4% | -- | | |
| Net interest margin ¹ | 4.4% | 4.2% | -- | | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 97.2% | 38.4% | -- | | |
| Loss provision to net charge-offs (qtr) | 105.7% | 93.1% | -- | | |
| Net charge-offs to average loans and leases ¹ | 1.3% | 1.3% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| Asset Quality (% of Total Loan Type) | Noncurrent Loans | | Gross Charge-Offs | | |
| | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 3.0% | 2.5% | 0.0% | 0.4% | -- |
| Closed-end 1-4 family residential | 3.0% | 16.1% | 0.0% | 0.1% | -- |
| Home equity | 0.0% | 3.1% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.7% | 0.0% | 0.9% | -- |
| Commercial & Industrial | 2.2% | 4.7% | 0.7% | 0.6% | -- |
| Commercial real estate | 0.4% | 6.4% | 0.0% | 0.0% | -- |
| Total loans | 1.7% | 4.5% | 0.4% | 0.3% | -- |