

F&C BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2168931	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$118	\$114	-3.1%	
Loans	\$99	\$95	-3.5%	
<i>Construction & development</i>	\$7	\$4	-42.9%	
<i>Closed-end 1-4 family residential</i>	\$37	\$36	-4.4%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-7.6%	
<i>Commercial & Industrial</i>	\$8	\$7	-12.8%	
<i>Commercial real estate</i>	\$6	\$9	45.3%	
Unused commitments	\$4	\$4	-10.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	33.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$5	-16.9%	
Cash & balances due	\$2	\$2	-28.5%	
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	\$106	\$101	-4.2%	
Deposits	\$88	\$89	0.4%	
Total other borrowings	\$17	\$12	-29.0%	
FHLB advances	\$15	\$11	-27.3%	
Equity				
Equity capital at quarter end	\$12	\$13	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	11.5%	--	
Tier 1 risk based capital ratio	12.3%	14.0%	--	
Total risk based capital ratio	13.5%	15.1%	--	
Return on equity ¹	1.7%	12.6%	--	
Return on assets ¹	0.2%	1.4%	--	
Net interest margin ¹	5.3%	5.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	121.9%	75.8%	--	
Loss provision to net charge-offs (qtr)	127.1%	41.6%	--	
Net charge-offs to average loans and leases ¹	1.5%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.3%	0.2%	3.8%	0.0%
<i>Closed-end 1-4 family residential</i>	2.0%	2.9%	0.1%	0.4%
<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>	1.0%	0.6%	0.2%	0.7%
<i>Commercial & Industrial</i>	0.4%	8.3%	0.3%	2.9%
<i>Commercial real estate</i>	2.6%	0.0%	0.0%	0.5%
<i>Total loans</i>	1.1%	2.0%	0.4%	0.5%