

FA CAPITAL, LLC

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3643127	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$351	\$408	16.1%	
Loans	\$292	\$313	7.2%	
Construction & development	\$25	\$31	21.8%	
Closed-end 1-4 family residential	\$41	\$57	37.5%	
Home equity	\$3	\$2	-39.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-19.2%	
Commercial & Industrial	\$30	\$30	0.1%	
Commercial real estate	\$170	\$174	2.6%	
Unused commitments	\$27	\$24	-11.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$6	50.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$16	352.3%	
Cash & balances due	\$17	\$49	190.6%	
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	\$310	\$371	19.6%	
Deposits	\$285	\$362	26.8%	
Total other borrowings	\$23	\$7	-69.4%	
FHLB advances	\$23	\$7	-69.4%	
Equity				
Equity capital at quarter end	\$41	\$37	-10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	8.8%	--	
Tier 1 risk based capital ratio	13.2%	11.5%	--	
Total risk based capital ratio	14.5%	12.8%	--	
Return on equity ¹	-62.7%	-52.4%	--	
Return on assets ¹	-8.0%	-5.2%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.6%	28.1%	--	
Loss provision to net charge-offs (qtr)	96.9%	129.1%	--	
Net charge-offs to average loans and leases ¹	4.6%	4.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	12.9%	24.5%	9.9%	1.5%
Closed-end 1-4 family residential	4.8%	6.0%	0.3%	0.1%
Home equity	0.0%	3.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.0%
Commercial & Industrial	0.0%	14.4%	0.6%	1.5%
Commercial real estate	1.0%	4.5%	0.0%	1.7%
Total loans	2.3%	7.4%	1.2%	1.3%