

FIRST BANK OF CHARLESTON INC

	CPP Disbursement Date 02/06/2009	Cert 57514	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$150	\$163	9.2%	
Loans	\$125	\$128	2.5%	
<i>Construction & development</i>	\$5	\$5	-1.2%	
<i>Closed-end 1-4 family residential</i>	\$37	\$35	-7.8%	
<i>Home equity</i>	\$5	\$5	15.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$3	-16.3%	
<i>Commercial & Industrial</i>	\$24	\$23	-3.3%	
<i>Commercial real estate</i>	\$35	\$42	20.4%	
Unused commitments	\$7	\$9	22.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$24	90.9%	
Cash & balances due	\$3	\$3	-3.3%	
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	\$136	\$146	7.2%	
Deposits	\$122	\$143	17.1%	
Total other borrowings	\$13	\$2	-80.7%	
FHLB advances	\$10	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$13	\$17	30.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	10.2%	--	
Tier 1 risk based capital ratio	11.0%	13.7%	--	
Total risk based capital ratio	12.3%	14.9%	--	
Return on equity ¹	6.7%	-5.6%	--	
Return on assets ¹	0.5%	-0.6%	--	
Net interest margin ¹	3.6%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	210.4%	127.9%	--	
Loss provision to net charge-offs (qtr)	-31900.0%	152.3%	--	
Net charge-offs to average loans and leases ¹	0.0%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.4%	0.4%	0.0%	12.4%
<i>Closed-end 1-4 family residential</i>	0.0%	1.5%	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%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.1%	0.0%	0.8%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.7%	1.0%	0.0%	0.7%