

FIRST COMMUNITY CORPORATION

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2337401	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$647	\$605	-6.5%	
Loans	\$333	\$344	3.4%	
<i>Construction & development</i>	\$29	\$20	-30.7%	
<i>Closed-end 1-4 family residential</i>	\$90	\$96	6.2%	
<i>Home equity</i>	\$24	\$29	21.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$7	-11.0%	
<i>Commercial & Industrial</i>	\$27	\$22	-18.1%	
<i>Commercial real estate</i>	\$144	\$159	10.3%	
Unused commitments	\$50	\$44	-12.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$178	\$147	-17.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$39	-9.9%	
Cash & balances due	\$8	\$20	141.5%	
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	\$569	\$552	-3.0%	
Deposits	\$426	\$452	6.3%	
Total other borrowings	\$137	\$94	-31.2%	
FHLB advances	\$109	\$73	-32.4%	
Equity				
Equity capital at quarter end	\$78	\$53	-32.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	7.8%	--	
Tier 1 risk based capital ratio	11.3%	11.5%	--	
Total risk based capital ratio	12.4%	12.6%	--	
Return on equity ¹	-1.4%	7.3%	--	
Return on assets ¹	-0.2%	0.6%	--	
Net interest margin ¹	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	252.3%	93.6%	--	
Loss provision to net charge-offs (qtr)	288.1%	139.7%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	6.8%	0.0%	2.1%
<i>Closed-end 1-4 family residential</i>	1.5%	2.9%	0.3%	0.2%
<i>Home equity</i>	0.2%	0.1%	0.1%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.2%	0.9%	0.6%
<i>Commercial & Industrial</i>	0.4%	0.2%	0.5%	0.1%
<i>Commercial real estate</i>	0.2%	0.6%	0.0%	0.0%
<i>Total loans</i>	0.5%	1.5%	0.2%	0.2%