

FIRST NORTHERN COMMUNITY BANCORP

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2880626	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$671	\$748	11.5%	
Loans	\$534	\$488	-8.6%	
<i>Construction & development</i>	\$69	\$42	-39.0%	
<i>Closed-end 1-4 family residential</i>	\$57	\$62	8.1%	
<i>Home equity</i>	\$49	\$56	14.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4	\$4	-12.6%	
<i>Commercial & Industrial</i>	\$114	\$93	-18.5%	
<i>Commercial real estate</i>	\$173	\$171	-1.1%	
Unused commitments	\$215	\$192	-10.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$48	252.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$28	-1.9%	
Cash & balances due	\$25	\$147	484.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$3	\$21	700.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$1	\$19	2527.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$609	\$671	10.2%	
Deposits	\$585	\$653	11.6%	
Total other borrowings	\$18	\$12	-35.3%	
FHLB advances	\$18	\$11	-37.8%	
Equity				
Equity capital at quarter end	\$62	\$77	24.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.8%	--	
Tier 1 risk based capital ratio	10.1%	14.3%	--	
Total risk based capital ratio	11.3%	15.6%	--	
Return on equity ¹	-9.9%	-13.3%	--	
Return on assets ¹	-0.9%	-1.4%	--	
Net interest margin ¹	5.0%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	101.2%	67.7%	--	
Loss provision to net charge-offs (qtr)	119.5%	74.4%	--	
Net charge-offs to average loans and leases ¹	3.8%	7.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	12.1%	10.5%	4.6%	1.1%
<i>Closed-end 1-4 family residential</i>	1.8%	2.2%	0.1%	0.0%
<i>Home equity</i>	0.4%	0.2%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	3.3%	1.4%
<i>Commercial & Industrial</i>	1.3%	4.2%	1.4%	3.4%
<i>Commercial real estate</i>	1.9%	2.2%	0.0%	0.0%
<i>Total loans</i>	2.7%	3.6%	1.0%	1.9%