

FIRST RESOURCE BANK

	CPP Disbursement Date 01/30/2009	Cert 57967	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$101	\$132	31.0%	
Loans	\$95	\$104	9.4%	
<i>Construction & development</i>	\$15	\$9	-37.7%	
<i>Closed-end 1-4 family residential</i>	\$20	\$28	38.4%	
<i>Home equity</i>	\$16	\$16	2.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	7.5%	
<i>Commercial & Industrial</i>	\$12	\$11	-2.5%	
<i>Commercial real estate</i>	\$28	\$34	23.1%	
Unused commitments	\$13	\$10	-24.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$14	250.2%	
Cash & balances due	\$1	\$11	2122.4%	
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	\$92	\$118	28.9%	
Deposits	\$80	\$111	38.2%	
Total other borrowings	\$11	\$6	-46.1%	
FHLB advances	\$11	\$6	-46.1%	
Equity				
Equity capital at quarter end	\$9	\$14	51.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	10.9%	--	
Tier 1 risk based capital ratio	9.3%	13.7%	--	
Total risk based capital ratio	10.5%	15.0%	--	
Return on equity ¹	-10.8%	2.2%	--	
Return on assets ¹	-1.0%	0.2%	--	
Net interest margin ¹	2.6%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	32.3%	103.2%	--	
Loss provision to net charge-offs (qtr)	185.8%	973.3%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.9%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	7.1%	2.8%	0.0%	0.0%
<i>Home equity</i>	1.3%	2.2%	0.8%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.3%	2.3%
<i>Commercial & Industrial</i>	1.6%	1.4%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	3.7%	1.3%	0.1%	0.0%