

FIRST SOUND BANK

	CPP Disbursement Date 12/23/2008	Cert 57799	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$259	\$199	-23.4%	
Loans	\$217	\$176	-19.1%	
<i>Construction & development</i>	\$38	\$30	-20.4%	
<i>Closed-end 1-4 family residential</i>	\$0	\$0	-100.0%	
<i>Home equity</i>	\$5	\$5	0.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	25.5%	
<i>Commercial & Industrial</i>	\$75	\$53	-29.6%	
<i>Commercial real estate</i>	\$39	\$38	-3.3%	
Unused commitments	\$71	\$39	-44.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-53.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	-60.3%	
Cash & balances due	\$10	\$26	156.8%	
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	\$235	\$191	-18.6%	
Deposits	\$204	\$182	-10.8%	
Total other borrowings	\$19	\$4	-79.2%	
FHLB advances	\$19	\$4	-79.2%	
Equity				
Equity capital at quarter end	\$25	\$8	-68.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$14	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	3.6%	--	
Tier 1 risk based capital ratio	10.0%	4.1%	--	
Total risk based capital ratio	11.3%	5.4%	--	
Return on equity ¹	-270.6%	-235.9%	--	
Return on assets ¹	-32.6%	-12.3%	--	
Net interest margin ¹	4.0%	5.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	86.9%	29.3%	--	
Loss provision to net charge-offs (qtr)	642.5%	351.1%	--	
Net charge-offs to average loans and leases ¹	1.7%	3.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	21.2%	93.7%	0.5%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	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%	1.0%
<i>Commercial & Industrial</i>	0.0%	14.8%	0.0%	1.6%
<i>Commercial real estate</i>	0.0%	18.9%	0.0%	0.0%
<i>Total loans</i>	4.3%	25.3%	0.4%	1.2%