

JLL-FCH HOLDINGS I, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3633052	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$861	\$807	-6.3%	
Loans	\$689	\$597	-13.4%	
Construction & development	\$156	\$107	-31.6%	
Closed-end 1-4 family residential	\$92	\$84	-8.3%	
Home equity	\$0	\$0		
Credit card	\$1	\$1	1.1%	
Other consumer	\$28	\$21	-23.8%	
Commercial & Industrial	\$126	\$113	-10.7%	
Commercial real estate	\$224	\$214	-4.5%	
Unused commitments	\$140	\$62	-55.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$35	\$55	54.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$7	-55.6%	
Cash & balances due	\$45	\$106	134.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$753	\$746	-0.9%	
Deposits	\$746	\$739	-0.9%	
Total other borrowings	\$1	\$1	-32.2%	
FHLB advances	\$1	\$1	-32.2%	
Equity				
Equity capital at quarter end	\$109	\$62	-43.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$23	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	6.8%	--	
Tier 1 risk based capital ratio	9.6%	9.0%	--	
Total risk based capital ratio	10.8%	10.3%	--	
Return on equity ¹	-16.7%	-74.1%	--	
Return on assets ¹	-2.2%	-6.0%	--	
Net interest margin ¹	2.9%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.6%	43.2%	--	
Loss provision to net charge-offs (qtr)	515.5%	233.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.8%	8.9%	0.0%	0.3%
Closed-end 1-4 family residential	1.5%	10.8%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.2%
Other consumer	0.7%	0.9%	1.2%	0.4%
Commercial & Industrial	0.9%	6.7%	0.1%	0.5%
Commercial real estate	3.4%	8.4%	0.0%	0.7%
Total loans	1.7%	7.4%	0.1%	0.4%