

FIRST CHOICE BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	02/13/2009	57966	1	
Selected balance and off-balance sheet items	2010	2011	%chg from prev	
	\$ millions	\$ millions		
Assets	\$202	\$248	22.6%	
Loans	\$94	\$128	37.0%	
Construction & development	\$3	\$1	-60.1%	
Closed-end 1-4 family residential	\$2	\$6	187.9%	
Home equity	\$0	\$1	116.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$10	\$11	7.8%	
Commercial real estate	\$76	\$101	33.1%	
Unused commitments	\$2	\$8	310.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$59	\$78	31.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$18	-16.9%	
Cash & balances due	\$25	\$23	-11.7%	
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	\$186	\$223	20.0%	
Deposits	\$174	\$212	22.0%	
Total other borrowings	\$7	\$8	13.5%	
FHLB advances	\$7	\$8	14.3%	
Equity				
Equity capital at quarter end	\$16	\$25	52.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	10.3%	--	
Tier 1 risk based capital ratio	15.6%	16.9%	--	
Total risk based capital ratio	16.8%	18.2%	--	
Return on equity ¹	12.2%	8.0%	--	
Return on assets ¹	1.0%	0.8%	--	
Net interest margin ¹	2.7%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.4%	144.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	170.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	56.5%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	1.7%	3.1%	0.0%	1.3%
Commercial real estate	0.0%	1.3%	0.0%	0.0%
Total loans	2.1%	1.3%	0.0%	0.1%