

U S CENTURY BANK

	CPP Disbursement Date 08/07/2009	Cert 57369	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,673	\$1,346	-19.6%	
Loans	\$1,548	\$1,175	-24.1%	
Construction & development	\$293	\$142	-51.4%	
Closed-end 1-4 family residential	\$134	\$120	-10.4%	
Home equity	\$97	\$80	-18.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-40.7%	
Commercial & Industrial	\$191	\$122	-36.0%	
Commercial real estate	\$626	\$574	-8.3%	
Unused commitments	\$117	\$54	-53.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$18	-33.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$8	-17.4%	
Cash & balances due	\$48	\$138	186.3%	
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	\$1,533	\$1,284	-16.3%	
Deposits	\$1,444	\$1,262	-12.6%	
Total other borrowings	\$84	\$19	-77.3%	
FHLB advances	\$69	\$19	-72.8%	
Equity				
Equity capital at quarter end	\$140	\$62	-56.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	4.2%	--	
Tier 1 risk based capital ratio	8.3%	4.9%	--	
Total risk based capital ratio	9.6%	6.2%	--	
Return on equity ¹	-125.1%	-63.9%	--	
Return on assets ¹	-11.8%	-3.0%	--	
Net interest margin ¹	3.7%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.1%	26.8%	--	
Loss provision to net charge-offs (qtr)	81.2%	34.4%	--	
Net charge-offs to average loans and leases ¹	5.6%	5.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	32.6%	60.4%	1.7%	2.9%
Closed-end 1-4 family residential	17.4%	26.8%	3.6%	0.1%
Home equity	4.6%	2.7%	1.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.0%	8.9%	0.1%	0.0%
Commercial & Industrial	0.3%	5.3%	0.2%	2.0%
Commercial real estate	7.8%	13.5%	1.7%	1.4%
Total loans	11.6%	19.2%	1.5%	1.4%