

**FRESNO FIRST BANK**

	CPP Disbursement Date 01/23/2009	Cert 58090	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$143	\$178	24.2%	
Loans	\$90	\$100	11.2%	
<i>Construction &amp; development</i>	\$7	\$8	18.4%	
<i>Closed-end 1-4 family residential</i>	\$11	\$11	8.4%	
<i>Home equity</i>	\$3	\$3	-4.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-20.9%	
<i>Commercial &amp; Industrial</i>	\$24	\$29	24.7%	
<i>Commercial real estate</i>	\$35	\$34	-2.5%	
Unused commitments	\$18	\$21	15.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$9	6.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$48	45.6%	
Cash & balances due	\$2	\$20	952.1%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$127	\$160	25.9%	
Deposits	\$126	\$159	25.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$16	\$18	10.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.1%	10.2%	--	
Tier 1 risk based capital ratio	18.3%	18.3%	--	
Total risk based capital ratio	19.6%	19.5%	--	
Return on equity <sup>1</sup>	13.0%	10.1%	--	
Return on assets <sup>1</sup>	1.5%	1.1%	--	
Net interest margin <sup>1</sup>	4.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1220.0%	315.6%	--	
Loss provision to net charge-offs (qtr)	-1788.5%	174.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	-0.1%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	1.0%	0.8%	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%	0.0%
<i>Commercial &amp; Industrial</i>	0.4%	0.0%	0.0%	0.3%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.2%	0.9%	0.0%	0.1%