

CPP ANNUAL USE OF CAPITAL SURVEY - 2010



NAME OF INSTITUTION
(Include Holding Company Where Applicable)

First Community Financial Partners, Inc.

Point of Contact:	Glen L. Stiteley	RSSD: (For Bank Holding Companies)	3447585
UST Sequence Number:	1067	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	22,000,000	FDIC Certificate Number: (For Depository Institutions)	
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	December 09, 2009	City:	Joliet
Date Repaid ¹ :	N/A	State:	Illinois

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Increase lending or reduce lending less than otherwise would have occurred.

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To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).

We increased our farm/farmland, commercial real estate owner occupied, and commercial and industrial lending by over \$63 million since accepting the CPP funds.

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Increase securities purchased (ABS, MBS, etc.).

Make other investments.

Increase reserves for non-performing assets.

Reduce borrowings.

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Increase charge-offs.

Purchase another financial institution or purchase assets from another financial institution.

Held as non-leveraged increase to total capital.

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What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

First Community Financial Partner’s (“FCFP”) participation in the CPP provided the needed capital to fund existing and future loan demand within our primary markets and surrounding communities. Even in the most trying of economic times, FCFP has enjoyed growth in its small business loan portfolio as follows:

			2009	2010	
10,896	10,271	Commercial Real Estate Owner Occupied	171,648	202,425	Farm
765	890	Commercial and Industrial	151,923	184,510	Total
335,232	398,096				

FCFP made its share of commercial real estate credits during the real estate boom. While these assets were helpful in growing the bank and providing good earnings, management made a commitment in late 2008 to reduce its credit exposure in this area and focus more on small business lending. The lack of lending in our market by the regional banks in concert with help from the Small Business Administration (“SBA”) have helped fuel the increase in our small business loan portfolio over the past two years. The quality of these loans has been excellent. In addition, First Community Bank of Joliet was granted SBAExpress status by the SBA in 2010 and was one of the top SBA lenders in the state of Illinois for 2010. Our directors, employees and clients have invested over \$80 million in capital since its inception in 2004. The access to capital markets is limited for community banks like ours, especially those in Will County where the real estate market still has not stabilized. The CPP funds were critical to sustain continued lending to small businesses in our markets and job creation, especially the Will County market where unemployment is currently at 8.9%.

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Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

A large, empty rectangular box with a black border, intended for the respondent to provide a detailed description of actions taken with the capital infusion of CPP/CDCI funds.