

FIRST FSB OF IOWA

	CPP Disbursement Date 01/09/2009	Cert 30742	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$456	\$453	-0.6%	
Loans	\$380	\$339	-10.8%	
Construction & development	\$10	\$4	-55.4%	
Closed-end 1-4 family residential	\$196	\$178	-9.0%	
Home equity	\$12	\$13	13.7%	
Credit card	\$0	\$0		
Other consumer	\$17	\$17	-5.0%	
Commercial & Industrial	\$3	\$2	-15.1%	
Commercial real estate	\$79	\$67	-15.2%	
Unused commitments	\$15	\$17	14.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$33	196.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$22	\$34	52.4%	
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	\$410	\$406	-1.0%	
Deposits	\$338	\$353	4.3%	
Total other borrowings	\$70	\$51	-26.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$45	\$47	3.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.8%	10.2%	--	
Tier 1 risk based capital ratio	13.6%	15.3%	--	
Total risk based capital ratio	14.9%	16.5%	--	
Return on equity ¹	4.6%	0.5%	--	
Return on assets ¹	0.5%	0.1%	--	
Net interest margin ¹	3.7%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.2%	41.4%	--	
Loss provision to net charge-offs (qtr)	90.5%	135.2%	--	
Net charge-offs to average loans and leases ¹	1.4%	1.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	54.1%	70.9%	9.9%	4.3%
Closed-end 1-4 family residential	2.5%	1.5%	0.0%	0.2%
Home equity	1.9%	0.4%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.2%	0.2%	0.1%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	1.7%	5.1%	0.2%	0.4%
Total loans	3.1%	3.1%	0.4%	0.3%