

**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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$122	\$143	16.9%	
Loans	\$77	\$90	16.7%	
Construction & development	\$11	\$7	-36.7%	
Closed-end 1-4 family residential	\$8	\$11	37.9%	
Home equity	\$3	\$3	7.2%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-17.1%	
Commercial & Industrial	\$24	\$24	0.1%	
Commercial real estate	\$20	\$35	77.4%	
Unused commitments	\$19	\$18	-1.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$8	-18.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$28	\$33	18.5%	
Cash & balances due	\$2	\$2	-22.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$108	\$127	17.7%	
Deposits	\$107	\$126	17.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$15	\$16	11.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.4%	11.1%	--	
Tier 1 risk based capital ratio	18.2%	18.3%	--	
Total risk based capital ratio	19.5%	19.6%	--	
Return on equity <sup>1</sup>	12.3%	13.0%	--	
Return on assets <sup>1</sup>	1.5%	1.5%	--	
Net interest margin <sup>1</sup>	4.4%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	383.6%	1220.0%	--	
Loss provision to net charge-offs (qtr)	159.7%	-1788.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	-0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	2.2%	0.0%	0.2%	0.1%
Closed-end 1-4 family residential	0.0%	1.0%	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	0.6%	0.4%	0.6%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.5%	0.2%	0.2%	0.0%