

FIRST CHOICE BANK

	CPP Disbursement Date 09/24/2010	Cert 57966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$334	\$440	31.6%	
Loans	\$203	\$349	72.1%	
<i>Construction & development</i>	\$4	\$13	248.6%	
<i>Closed-end 1-4 family residential</i>	\$15	\$111	648.9%	
<i>Home equity</i>	\$1	\$1	21.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial & Industrial</i>	\$29	\$34	19.0%	
<i>Commercial real estate</i>	\$145	\$182	25.7%	
Unused commitments	\$19	\$45	141.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$70	\$40	-42.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$16	-45.3%	
Cash & balances due	\$32	\$31	-3.2%	
Residential mortgage originations				
<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		
Liabilities	\$301	\$408	35.3%	
Deposits	\$290	\$380	31.0%	
Total other borrowings	\$11	\$27	145.5%	
FHLB advances	\$11	\$27	145.5%	
Equity				
Equity capital at quarter end	\$33	\$32	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.8%	8.2%	--	
Tier 1 risk based capital ratio	14.4%	9.1%	--	
Total risk based capital ratio	15.6%	10.4%	--	
Return on equity ¹	16.1%	14.7%	--	
Return on assets ¹	1.6%	1.1%	--	
Net interest margin ¹	3.8%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	138.6%	1103.5%	--	
Loss provision to net charge-offs (qtr)	397.9%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.2%	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 & Industrial</i>	1.7%	0.7%	0.9%	0.0%
<i>Commercial real estate</i>	1.3%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.2%	0.1%	0.1%	0.0%