

FIRST SCOTTSDALE BANK NA

	CPP Disbursement Date 06/26/2009	Cert 58744	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$125	\$109	-13.0%	
Loans	\$80	\$66	-17.5%	
<i>Construction & development</i>	\$5	\$4	-19.2%	
<i>Closed-end 1-4 family residential</i>	\$9	\$10	7.6%	
<i>Home equity</i>	\$6	\$4	-28.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-26.2%	
<i>Commercial & Industrial</i>	\$12	\$15	26.3%	
<i>Commercial real estate</i>	\$44	\$32	-28.3%	
Unused commitments	\$11	\$14	25.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$6	-29.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$7	36.4%	
Cash & balances due	\$23	\$23	-1.0%	
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	\$107	\$91	-14.7%	
Deposits	\$107	\$91	-14.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$18	\$17	-2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	14.4%	15.4%	--	
Tier 1 risk based capital ratio	19.0%	22.6%	--	
Total risk based capital ratio	20.2%	23.6%	--	
Return on equity ¹	-24.6%	-21.7%	--	
Return on assets ¹	-3.6%	-3.4%	--	
Net interest margin ¹	3.3%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	46.9%	9000.0%	--	
Loss provision to net charge-offs (qtr)	435.0%	4.3%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.3%	--	
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%	0.0%	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>	1.3%	0.1%	0.0%	0.4%
<i>Commercial real estate</i>	5.1%	0.0%	0.3%	0.0%
<i>Total loans</i>	4.4%	0.0%	0.2%	0.1%