

JLL-FCH HOLDINGS I, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3633052	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$603	\$621	3.0%	
Loans	\$387	\$466	20.3%	
<i>Construction & development</i>	\$18	\$41	124.1%	
<i>Closed-end 1-4 family residential</i>	\$203	\$247	21.6%	
<i>Home equity</i>	\$1	\$2	149.4%	
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$6	\$17	188.2%	
<i>Commercial & Industrial</i>	\$43	\$48	12.7%	
<i>Commercial real estate</i>	\$98	\$97	-0.9%	
Unused commitments	\$32	\$50	54.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$53	11.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$36	\$28	-23.5%	
Cash & balances due	\$85	\$36	-57.7%	
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	\$536	\$563	5.0%	
Deposits	\$531	\$557	4.9%	
Total other borrowings	\$0	\$0	-70.7%	
FHLB advances	\$0	\$0	-70.7%	
Equity				
Equity capital at quarter end	\$67	\$58	-13.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	9.2%	--	
Tier 1 risk based capital ratio	14.1%	11.3%	--	
Total risk based capital ratio	15.3%	12.5%	--	
Return on equity ¹	-20.4%	-21.9%	--	
Return on assets ¹	-2.3%	-2.1%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	120.9%	237.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	103.1%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--	
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>	1.0%	0.6%	0.1%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	2.3%	0.0%
<i>Other consumer</i>	0.1%	0.1%	1.3%	0.2%
<i>Commercial & Industrial</i>	1.9%	2.1%	0.1%	1.2%
<i>Commercial real estate</i>	2.9%	0.1%	0.0%	0.0%
<i>Total loans</i>	1.5%	0.6%	0.1%	0.2%