

U S CENTURY BANK

	CPP Disbursement Date 08/07/2009	Cert 57369	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,010	\$931	-7.9%	
Loans	\$790	\$719	-9.0%	
<i>Construction & development</i>	\$59	\$36	-39.3%	
<i>Closed-end 1-4 family residential</i>	\$82	\$74	-9.7%	
<i>Home equity</i>	\$69	\$57	-17.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-25.4%	
<i>Commercial & Industrial</i>	\$86	\$75	-12.7%	
<i>Commercial real estate</i>	\$391	\$370	-5.4%	
Unused commitments	\$41	\$41	1.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$21	32.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$1	-83.2%	
Cash & balances due	\$178	\$163	-8.7%	
<i>Residential mortgage originations</i>				
<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	\$960	\$884	-7.9%	
Deposits	\$939	\$833	-11.3%	
Total other borrowings	\$18	\$48	160.2%	
FHLB advances	\$18	\$48	160.2%	
Equity				
Equity capital at quarter end	\$50	\$47	-7.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.6%	5.0%	--	
Tier 1 risk based capital ratio	6.0%	6.3%	--	
Total risk based capital ratio	7.3%	7.6%	--	
Return on equity ¹	-15.1%	-13.2%	--	
Return on assets ¹	-0.7%	-0.7%	--	
Net interest margin ¹	3.6%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	27.0%	55.7%	--	
Loss provision to net charge-offs (qtr)	0.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	10.6%	2.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	43.0%	43.3%	11.7%	3.2%
<i>Closed-end 1-4 family residential</i>	9.9%	1.5%	1.8%	0.3%
<i>Home equity</i>	2.7%	1.2%	0.0%	1.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	49.4%	0.0%	0.0%	12.2%
<i>Commercial & Industrial</i>	3.2%	1.1%	6.8%	0.9%
<i>Commercial real estate</i>	12.0%	2.2%	1.7%	0.8%
<i>Total loans</i>	12.5%	3.7%	3.0%	1.0%