

FIRST CHOICE BANK

	CPP Disbursement Date 02/13/2009	Cert 57966	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$89	\$148	66.5%	
Loans	\$71	\$85	20.4%	
<i>Construction & development</i>	\$11	\$5	-54.0%	
<i>Closed-end 1-4 family residential</i>	\$1	\$1	15.5%	
<i>Home equity</i>	\$1	\$1	12.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial & Industrial</i>	\$3	\$6	87.8%	
<i>Commercial real estate</i>	\$54	\$70	31.0%	
Unused commitments	\$6	\$3	-49.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$9	343.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$36	1658.5%	
Cash & balances due	\$6	\$16	155.1%	
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	\$77	\$132	71.6%	
Deposits	\$70	\$125	79.3%	
Total other borrowings	\$7	\$7	0.0%	
FHLB advances	\$7	\$7	0.0%	
Equity				
Equity capital at quarter end	\$12	\$16	33.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	13.0%	11.7%	--	
Tier 1 risk based capital ratio	15.5%	16.0%	--	
Total risk based capital ratio	16.7%	17.3%	--	
Return on equity ¹	-6.6%	5.7%	--	
Return on assets ¹	-0.9%	0.6%	--	
Net interest margin ¹	2.9%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	45.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	-1900.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	51.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	46.7%	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>	0.0%	3.9%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	4.1%	0.0%	0.0%