

**FIRST CMTY BANK OF AMERICA**

	CPP Disbursement Date 12/23/2008	Cert 32270	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$503	\$549	9.1%	
Loans	\$412	\$407	-1.3%	
<i>Construction &amp; development</i>	\$56	\$45	-19.7%	
<i>Closed-end 1-4 family residential</i>	\$118	\$112	-5.3%	
<i>Home equity</i>	\$35	\$39	9.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$35	\$37	5.1%	
<i>Commercial &amp; Industrial</i>	\$23	\$20	-12.6%	
<i>Commercial real estate</i>	\$132	\$141	6.9%	
Unused commitments	\$58	\$38	-34.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$28	17.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$7	\$51	599.9%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$467	\$505	8.2%	
Deposits	\$414	\$462	11.6%	
Total other borrowings	\$46	\$39	-16.3%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$37	\$45	20.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.3%	7.3%	--	
Tier 1 risk based capital ratio	9.8%	10.0%	--	
Total risk based capital ratio	11.1%	11.2%	--	
Return on equity <sup>1</sup>	-48.4%	-22.0%	--	
Return on assets <sup>1</sup>	-3.7%	-1.7%	--	
Net interest margin <sup>1</sup>	3.2%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.8%	26.9%	--	
Loss provision to net charge-offs (qtr)	282.2%	113.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	3.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	6.6%	10.9%	0.9%	3.0%
<i>Closed-end 1-4 family residential</i>	2.6%	7.8%	1.0%	0.8%
<i>Home equity</i>	0.3%	0.3%	0.1%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.3%	0.7%	0.2%
<i>Commercial &amp; Industrial</i>	0.3%	3.1%	0.7%	0.1%
<i>Commercial real estate</i>	4.6%	8.8%	0.4%	0.8%
<i>Total loans</i>	3.2%	6.7%	0.6%	1.0%