

FIRST PLACE BANK

	CPP Disbursement Date 03/13/2009	Cert 34657	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,311	\$3,245	-2.0%	
Loans	\$2,715	\$2,695	-0.7%	
<i>Construction & development</i>	\$181	\$159	-11.8%	
<i>Closed-end 1-4 family residential</i>	\$1,156	\$1,185	2.5%	
<i>Home equity</i>	\$219	\$209	-4.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$34	\$23	-32.2%	
<i>Commercial & Industrial</i>	\$161	\$137	-15.2%	
<i>Commercial real estate</i>	\$839	\$863	2.8%	
Unused commitments	\$646	\$469	-27.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$166	\$186	11.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$110	\$53	-52.2%	
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	\$3,052	\$2,953	-3.2%	
Deposits	\$2,578	\$2,491	-3.4%	
Total other borrowings	\$449	\$450	0.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$260	\$293	12.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	8.7%	--	
Tier 1 risk based capital ratio	10.1%	11.9%	--	
Total risk based capital ratio	11.1%	13.1%	--	
Return on equity ¹	-114.1%	1.4%	--	
Return on assets ¹	-10.4%	0.1%	--	
Net interest margin ¹	2.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.5%	32.8%	--	
Loss provision to net charge-offs (qtr)	91.5%	99.5%	--	
Net charge-offs to average loans and leases ¹	1.5%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.5%	1.6%	3.1%	2.7%
<i>Closed-end 1-4 family residential</i>	3.2%	5.7%	0.1%	0.4%
<i>Home equity</i>	1.9%	3.4%	0.2%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.4%	4.0%	0.6%	1.2%
<i>Commercial & Industrial</i>	1.4%	9.0%	0.0%	0.9%
<i>Commercial real estate</i>	1.1%	3.4%	0.2%	0.4%
<i>Total loans</i>	2.4%	4.6%	0.4%	0.5%