

**FRESNO FIRST BANK**

	CPP Disbursement Date 01/23/2009	Cert 58090	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>	\$103	\$122	18.3%	
Loans	\$65	\$77	19.0%	
<i>Construction &amp; development</i>	\$20	\$11	-43.8%	
<i>Closed-end 1-4 family residential</i>	\$3	\$8	173.2%	
<i>Home equity</i>	\$3	\$3	13.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-25.6%	
<i>Commercial &amp; Industrial</i>	\$17	\$24	41.1%	
<i>Commercial real estate</i>	\$14	\$20	41.7%	
Unused commitments	\$22	\$19	-15.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$10	50.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$28	29.5%	
Cash & balances due	\$9	\$2	-72.9%	
<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>	\$92	\$108	17.5%	
Deposits	\$91	\$107	17.7%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$12	\$15	24.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.5%	11.5%	--	
Tier 1 risk based capital ratio	16.4%	18.1%	--	
Total risk based capital ratio	17.6%	19.4%	--	
Return on equity <sup>1</sup>	-26.9%	13.9%	--	
Return on assets <sup>1</sup>	-3.3%	1.7%	--	
Net interest margin <sup>1</sup>	3.5%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.2%	379.3%	--	
Loss provision to net charge-offs (qtr)	294.1%	808.3%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	0.1%	--	
<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>	8.0%	2.4%	1.1%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.1%	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%	0.1%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.6%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.5%	0.5%	0.3%	0.0%