

**U S CENTURY BANK**

	CPP Disbursement Date 08/07/2009	Cert 57369	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>	\$1,745	\$2,024	16.0%	
Loans	\$1,428	\$1,634	14.4%	
Construction & development	\$420	\$388	-7.5%	
Closed-end 1-4 family residential	\$67	\$105	57.3%	
Home equity	\$81	\$102	27.1%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	24.2%	
Commercial & Industrial	\$195	\$191	-2.3%	
Commercial real estate	\$473	\$633	33.7%	
Unused commitments	\$358	\$272	-23.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$95	\$37	-61.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$22	-5.6%	
Cash & balances due	\$116	\$260	123.8%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,562	\$1,833	17.3%	
Deposits	\$1,464	\$1,736	18.6%	
Total other borrowings	\$88	\$88	0.5%	
FHLB advances	\$36	\$55	54.1%	
<b>Equity</b>				
Equity capital at quarter end	\$183	\$191	4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$53	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.6%	8.6%	--	
Tier 1 risk based capital ratio	11.1%	9.0%	--	
Total risk based capital ratio	12.2%	10.3%	--	
Return on equity <sup>1</sup>	0.7%	-58.4%	--	
Return on assets <sup>1</sup>	0.1%	-6.1%	--	
Net interest margin <sup>1</sup>	2.7%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.5%	27.8%	--	
Loss provision to net charge-offs (qtr)	75.5%	128.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	9.8%	--	
<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>
Construction & development	4.2%	28.5%	0.5%	4.9%
Closed-end 1-4 family residential	1.5%	12.8%	0.0%	6.2%
Home equity	2.3%	4.3%	0.0%	1.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.9%	0.0%	0.0%
Commercial & Industrial	0.1%	0.1%	0.0%	0.6%
Commercial real estate	2.8%	5.8%	0.0%	1.3%
Total loans	2.4%	10.5%	0.2%	2.5%