

**FIRST PLACE BANK**

	CPP Disbursement Date 03/13/2009	Cert 34657	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$3,162	\$2,755	-12.9%	
Loans	\$2,681	\$2,142	-20.1%	
Construction & development	\$150	\$148	-1.6%	
Closed-end 1-4 family residential	\$1,222	\$870	-28.9%	
Home equity	\$195	\$182	-6.5%	
Credit card	\$0	\$0		
Other consumer	\$16	\$9	-44.8%	
Commercial & Industrial	\$117	\$92	-21.2%	
Commercial real estate	\$866	\$740	-14.5%	
Unused commitments	\$504	\$652	29.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$128	\$156	21.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$64	\$270	322.3%	
<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>	\$2,895	\$2,577	-11.0%	
Deposits	\$2,369	\$2,220	-6.3%	
Total other borrowings	\$497	\$339	-31.7%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$268	\$177	-33.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.3%	6.1%	--	
Tier 1 risk based capital ratio	11.3%	8.8%	--	
Total risk based capital ratio	12.6%	10.1%	--	
Return on equity <sup>1</sup>	1.3%	12.2%	--	
Return on assets <sup>1</sup>	0.1%	0.8%	--	
Net interest margin <sup>1</sup>	4.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.9%	62.4%	--	
Loss provision to net charge-offs (qtr)	101.1%	56.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.6%	1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	4.2%	6.1%	0.7%	0.4%
Closed-end 1-4 family residential	4.6%	4.4%	0.5%	0.5%
Home equity	2.9%	2.1%	1.2%	0.9%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.4%	1.9%	1.4%	2.5%
Commercial & Industrial	4.9%	5.4%	2.9%	0.4%
Commercial real estate	3.3%	10.2%	0.5%	0.2%
Total loans	4.0%	6.5%	0.7%	0.4%