

FIRST CHOICE BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	02/13/2009	57966	1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$248	\$334	34.6%	
Loans	\$128	\$203	58.3%	
Construction & development	\$1	\$4	211.6%	
Closed-end 1-4 family residential	\$6	\$15	161.2%	
Home equity	\$1	\$1	-0.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$11	\$23	115.8%	
Commercial real estate	\$101	\$145	43.7%	
Unused commitments	\$8	\$19	131.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$78	\$70	-10.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$29	59.0%	
Cash & balances due	\$23	\$32	40.2%	
Residential mortgage originations				
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		
Liabilities	\$223	\$301	35.2%	
Deposits	\$212	\$290	36.5%	
Total other borrowings	\$8	\$11	37.5%	
FHLB advances	\$8	\$11	37.5%	
Equity				
Equity capital at quarter end	\$26	\$33	29.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	10.8%	--	
Tier 1 risk based capital ratio	17.3%	14.4%	--	
Total risk based capital ratio	18.6%	15.6%	--	
Return on equity ¹	19.1%	16.1%	--	
Return on assets ¹	2.0%	1.6%	--	
Net interest margin ¹	3.0%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	144.1%	138.6%	--	
Loss provision to net charge-offs (qtr)	170.6%	397.9%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.1%	2.1%	1.3%	1.0%
Commercial real estate	1.3%	1.3%	0.0%	0.0%
Total loans	1.3%	1.2%	0.1%	0.1%