

**FIRST COMMUNITY CORPORATION**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2337401	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	<b>%chg from prev</b>	
<b>Assets</b>	\$594	\$603	1.6%	
Loans	\$328	\$342	4.2%	
Construction & development	\$12	\$23	91.9%	
Closed-end 1-4 family residential	\$81	\$80	-1.8%	
Home equity	\$28	\$27	-2.9%	
Credit card	\$0	\$0		
Other consumer	\$3	\$4	8.9%	
Commercial & Industrial	\$20	\$21	2.4%	
Commercial real estate	\$171	\$179	4.6%	
Unused commitments	\$42	\$52	25.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$142	\$112	-20.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$59	\$91	53.0%	
Cash & balances due	\$16	\$18	13.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$38		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$37		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$532	\$536	0.8%	
Deposits	\$469	\$478	1.8%	
Total other borrowings	\$57	\$52	-7.9%	
FHLB advances	\$44	\$36	-17.1%	
<b>Equity</b>				
Equity capital at quarter end	\$62	\$67	8.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	10.3%	--	
Tier 1 risk based capital ratio	15.1%	16.9%	--	
Total risk based capital ratio	16.4%	18.1%	--	
Return on equity <sup>1</sup>	8.0%	7.3%	--	
Return on assets <sup>1</sup>	0.8%	0.8%	--	
Net interest margin <sup>1</sup>	3.5%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	86.6%	96.9%	--	
Loss provision to net charge-offs (qtr)	97.2%	51.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	0.0%	0.5%	0.0%	0.0%
Closed-end 1-4 family residential	1.5%	1.0%	0.1%	0.0%
Home equity	0.0%	0.0%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.0%	1.1%	0.6%
Commercial & Industrial	0.1%	0.4%	0.1%	0.8%
Commercial real estate	1.8%	2.1%	0.1%	0.0%
Total loans	1.7%	1.4%	0.1%	0.1%