

**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>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,717	\$2,589	-4.7%	
Loans	\$2,113	\$1,875	-11.3%	
Construction & development	\$145	\$126	-13.0%	
Closed-end 1-4 family residential	\$868	\$913	5.2%	
Home equity	\$181	\$158	-12.8%	
Credit card	\$0	\$0		
Other consumer	\$9	\$2	-71.3%	
Commercial & Industrial	\$90	\$62	-31.5%	
Commercial real estate	\$719	\$521	-27.5%	
Unused commitments	\$652	\$631	-3.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$156	\$47	-69.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$93		
Cash & balances due	\$270	\$431	59.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$922		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$909		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,581	\$2,434	-5.7%	
Deposits	\$2,220	\$2,122	-4.4%	
Total other borrowings	\$339	\$288	-15.2%	
FHLB advances	\$0	\$222		
<b>Equity</b>				
Equity capital at quarter end	\$136	\$155	14.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	4.7%	6.0%	--	
Tier 1 risk based capital ratio	6.8%	9.4%	--	
Total risk based capital ratio	8.1%	10.7%	--	
Return on equity <sup>1</sup>	20.7%	-9.4%	--	
Return on assets <sup>1</sup>	1.2%	-0.6%	--	
Net interest margin <sup>1</sup>	3.7%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.8%	72.4%	--	
Loss provision to net charge-offs (qtr)	-4.5%	111.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	1.4%	--	
<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	8.1%	1.8%	0.3%	-0.3%
Closed-end 1-4 family residential	4.6%	3.7%	0.4%	0.5%
Home equity	1.4%	1.0%	0.9%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	0.5%	2.5%	6.6%
Commercial & Industrial	6.4%	2.0%	0.4%	0.9%
Commercial real estate	13.7%	10.0%	0.5%	0.3%
Total loans	7.8%	5.1%	0.4%	0.4%