

FRONTIER BANK FSB

	CPP Disbursement Date 12/23/2008	Cert 34738	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$261	\$192	-26.6%	
Loans	\$181	\$118	-34.8%	
Construction & development	\$21	\$6	-69.6%	
Closed-end 1-4 family residential	\$82	\$56	-31.3%	
Home equity	\$15	\$12	-20.4%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-70.3%	
Commercial & Industrial	\$7	\$4	-48.9%	
Commercial real estate	\$44	\$28	-35.6%	
Unused commitments	\$12	\$6	-55.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$17	-34.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$48	1257.5%	
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	\$252	\$187	-26.0%	
Deposits	\$226	\$179	-21.0%	
Total other borrowings	\$25	\$8	-70.0%	
FHLB advances	\$0	\$8		
Equity				
Equity capital at quarter end	\$9	\$5	-44.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	3.4%	2.6%	--	
Tier 1 risk based capital ratio	5.3%	4.9%	--	
Total risk based capital ratio	6.6%	6.2%	--	
Return on equity ¹	-188.5%	-87.5%	--	
Return on assets ¹	-8.3%	-2.3%	--	
Net interest margin ¹	3.9%	2.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.6%	52.5%	--	
Loss provision to net charge-offs (qtr)	164.7%	-174.3%	--	
Net charge-offs to average loans and leases ¹	5.6%	-0.5%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	23.4%	25.9%	8.0%	2.8%
Closed-end 1-4 family residential	5.3%	7.4%	0.2%	0.1%
Home equity	2.1%	1.7%	3.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	7.2%	18.0%	6.3%
Commercial & Industrial	18.7%	24.0%	0.6%	0.0%
Commercial real estate	9.5%	10.6%	-0.4%	0.1%
Total loans	8.4%	9.2%	1.5%	0.3%