

F&C BANCORP, INC.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2168931	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$118	\$130	10.4%	
Loans	\$97	\$106	9.8%	
Construction & development	\$4	\$4	9.7%	
Closed-end 1-4 family residential	\$34	\$36	8.7%	
Home equity	\$0	\$1		
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-13.4%	
Commercial & Industrial	\$10	\$6	-42.8%	
Commercial real estate	\$12	\$16	30.0%	
Unused commitments	\$7	\$6	-10.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-11.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$4	-1.2%	
Cash & balances due	\$3	\$5	61.2%	
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	\$103	\$115	11.3%	
Deposits	\$98	\$110	12.3%	
Total other borrowings	\$5	\$5	-7.8%	
FHLB advances	\$5	\$5	-7.8%	
Equity				
Equity capital at quarter end	\$14	\$15	4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	11.7%	--	
Tier 1 risk based capital ratio	14.3%	13.0%	--	
Total risk based capital ratio	15.5%	14.2%	--	
Return on equity ¹	5.5%	15.8%	--	
Return on assets ¹	0.7%	1.8%	--	
Net interest margin ¹	5.6%	5.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	121.9%	203.0%	--	
Loss provision to net charge-offs (qtr)	51.7%	0.0%	--	
Net charge-offs to average loans and leases ¹	2.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	1.9%	0.0%
Closed-end 1-4 family residential	0.9%	0.6%	0.2%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.5%	0.4%	0.5%
Commercial & Industrial	6.4%	9.0%	2.4%	0.2%
Commercial real estate	0.2%	0.4%	0.0%	0.0%
Total loans	1.3%	0.8%	0.5%	0.0%