

JLL-FCH HOLDINGS I, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3633052	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$634	\$604	-4.8%	
Loans	\$475	\$387	-18.4%	
Construction & development	\$34	\$13	-63.4%	
Closed-end 1-4 family residential	\$205	\$202	-1.3%	
Home equity	\$1	\$1	18.5%	
Credit card	\$1	\$0	-99.9%	
Other consumer	\$5	\$6	14.7%	
Commercial & Industrial	\$44	\$40	-9.8%	
Commercial real estate	\$149	\$109	-26.6%	
Unused commitments	\$14	\$32	125.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$30	\$47	57.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$36	282.9%	
Cash & balances due	\$67	\$85	28.0%	
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	\$565	\$535	-5.3%	
Deposits	\$559	\$531	-5.0%	
Total other borrowings	\$0	\$0	-53.7%	
FHLB advances	\$0	\$0	-53.7%	
Equity				
Equity capital at quarter end	\$69	\$69	-1.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	10.8%	--	
Tier 1 risk based capital ratio	13.0%	14.4%	--	
Total risk based capital ratio	14.2%	15.6%	--	
Return on equity ¹	-28.3%	-11.0%	--	
Return on assets ¹	-3.3%	-1.3%	--	
Net interest margin ¹	3.6%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.1%	120.9%	--	
Loss provision to net charge-offs (qtr)	188.8%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.6%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	1.0%	0.1%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	1.4%	2.3%
Other consumer	0.4%	0.1%	0.0%	1.4%
Commercial & Industrial	8.7%	2.1%	1.5%	0.1%
Commercial real estate	7.1%	2.6%	0.4%	0.0%
Total loans	3.4%	1.5%	0.3%	0.1%