

U S CENTURY BANK

	CPP Disbursement Date 08/07/2009	Cert 57369	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,346	\$1,010	-24.9%		
Loans	\$1,175	\$790	-32.7%		
Construction & development	\$142	\$59	-58.6%		
Closed-end 1-4 family residential	\$120	\$82	-31.7%		
Home equity	\$80	\$69	-13.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	38.3%		
Commercial & Industrial	\$122	\$86	-30.0%		
Commercial real estate	\$574	\$391	-31.9%		
Unused commitments	\$54	\$41	-24.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$16	-11.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$3	-63.3%		
Cash & balances due	\$138	\$178	29.0%		
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	\$1,284	\$960	-25.2%		
Deposits	\$1,262	\$939	-25.6%		
Total other borrowings	\$19	\$18	-3.1%		
FHLB advances	\$19	\$18	-2.6%		
Equity					
Equity capital at quarter end	\$62	\$50	-18.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.2%	4.6%	--		
Tier 1 risk based capital ratio	4.9%	6.0%	--		
Total risk based capital ratio	6.2%	7.3%	--		
Return on equity ¹	-63.9%	-15.1%	--		
Return on assets ¹	-3.0%	-0.7%	--		
Net interest margin ¹	3.3%	3.6%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	26.8%	27.0%	--		
Loss provision to net charge-offs (qtr)	34.4%	0.3%	--		
Net charge-offs to average loans and leases ¹	5.3%	10.6%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	60.4%	43.0%	2.9%	11.7%	--
Closed-end 1-4 family residential	26.8%	9.9%	0.1%	1.8%	--
Home equity	2.7%	2.7%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	8.9%	49.4%	0.0%	0.0%	--
Commercial & Industrial	5.3%	3.2%	2.0%	6.8%	--
Commercial real estate	13.5%	12.0%	1.4%	1.7%	--
Total loans	19.2%	12.5%	1.4%	3.0%	--