

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$931	\$839	-9.8%	
Loans	\$719	\$727	1.1%	
<i>Construction & development</i>	\$36	\$30	-16.5%	
<i>Closed-end 1-4 family residential</i>	\$74	\$85	14.1%	
<i>Home equity</i>	\$57	\$54	-4.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-23.4%	
<i>Commercial & Industrial</i>	\$75	\$74	-1.9%	
<i>Commercial real estate</i>	\$370	\$372	0.6%	
Unused commitments	\$41	\$31	-24.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$39	90.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-100.0%	
Cash & balances due	\$163	\$58	-64.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$884	\$796	-10.0%	
Deposits	\$833	\$761	-8.6%	
Total other borrowings	\$48	\$32	-34.2%	
FHLB advances	\$48	\$30	-37.4%	
Equity				
Equity capital at quarter end	\$47	\$43	-7.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.0%	4.9%	--	
Tier 1 risk based capital ratio	6.3%	6.1%	--	
Total risk based capital ratio	7.6%	7.4%	--	
Return on equity ¹	-13.2%	-20.6%	--	
Return on assets ¹	-0.7%	-1.1%	--	
Net interest margin ¹	3.6%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.7%	38.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	2.5%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
<i>Construction & development</i>	43.3%	30.7%	3.2%	0.0%
<i>Closed-end 1-4 family residential</i>	1.5%	0.8%	0.3%	0.0%
<i>Home equity</i>	1.2%	0.0%	1.5%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	12.2%	0.0%
<i>Commercial & Industrial</i>	1.1%	0.1%	0.9%	2.7%
<i>Commercial real estate</i>	2.2%	6.4%	0.8%	0.0%
<i>Total loans</i>	3.7%	4.6%	1.0%	0.3%