

**CPP ANNUAL USE OF CAPITAL SURVEY - 2011**



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First Community Financial Partners, Inc.

Point of Contact:	Glen L. Stiteley	RSSD: (For Bank Holding Companies)	3447585
UST Sequence Number:	1067	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	22,000,000	FDIC Certificate Number: (For Depository Institutions)	
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	December 09, 2009	City:	Joliet
Date Repaid <sup>1</sup> :	N/A	State:	Illinois

<sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

**What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).**

**Increase lending or reduce lending less than otherwise would have occurred.**

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**To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).**

We increased our farm/farmland, commercial real estate owner occupied, and commercial and industrial lending by over \$32 million since accepting the CPP funds.

**Increase securities purchased (ABS, MBS, etc.).**

**Make other investments.**

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**Increase reserves for non-performing assets.**

Empty response box for 'Increase reserves for non-performing assets.'

**Reduce borrowings.**

Empty response box for 'Reduce borrowings.'

**Increase charge-offs.**

Empty response box for 'Increase charge-offs.'

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**Purchase another financial institution or purchase assets from another financial institution.**

Empty response area for the first question.

**Held as non-leveraged increase to total capital.**

Empty response area for the second question.

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**What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?**

A large, empty rectangular box with a thin black border, intended for the respondent to provide their answer to the question above.

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**What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?**

First Community Financial Partner's ("FCFP") participation in the CPP provided the needed capital to fund existing and future loan demand within our primary markets and surrounding communities. Even in the most trying of economic times, FCFP has enjoyed growth in its small business loan portfolio as follows:

			2009	2010	2011	Farmland		
10,896	10,271	12,147	Commercial Real Estate	Owner Occupied	171,648	202,425	189,082	Farm
765	890	611	Commercial and Industrial		151,923	184,510	165,462	Total
335,232	398,096	367,302	FCFP made its share of commercial real estate credits during the real estate boom. While these					

assets were helpful in growing the bank and providing good earnings, management made a commitment in late 2008 to reduce its credit exposure in this area and focus more on small business lending. Our directors, employees and clients have invested over \$80 million in capital since its inception in 2004. The access to capital markets is limited for community banks like ours, especially those in Will County where the real estate market still has not stabilized. The CPP funds were critical to sustain continued lending to small businesses in our markets and job creation, especially the Will County market where unemployment is currently at 9.4%.

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**Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.**

This area is a large, empty rectangular box intended for the respondent to provide a detailed description of any other actions undertaken with the capital infusion of CPP/CDCI funds. The box is currently blank.