

FIRST CMTY BANK OF AMERICA

	CPP Disbursement Date 12/23/2008	Cert 32270	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$549	\$471	-14.3%	
Loans	\$407	\$345	-15.3%	
Construction & development	\$45	\$28	-37.8%	
Closed-end 1-4 family residential	\$112	\$94	-16.0%	
Home equity	\$39	\$33	-15.0%	
Credit card	\$0	\$0		
Other consumer	\$37	\$39	4.8%	
Commercial & Industrial	\$20	\$18	-10.3%	
Commercial real estate	\$141	\$120	-15.2%	
Unused commitments	\$38	\$26	-32.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$28	\$38	39.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$51	\$50	-2.2%	
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	\$505	\$444	-12.1%	
Deposits	\$462	\$378	-18.1%	
Total other borrowings	\$39	\$62	59.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$45	\$27	-39.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	5.8%	--	
Tier 1 risk based capital ratio	10.0%	8.4%	--	
Total risk based capital ratio	11.2%	9.6%	--	
Return on equity ¹	-22.0%	-9.3%	--	
Return on assets ¹	-1.7%	-0.5%	--	
Net interest margin ¹	2.9%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	26.9%	33.5%	--	
Loss provision to net charge-offs (qtr)	113.3%	51.0%	--	
Net charge-offs to average loans and leases ¹	3.8%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	10.9%	23.8%	3.0%	0.6%
Closed-end 1-4 family residential	7.8%	8.0%	0.8%	-0.2%
Home equity	0.3%	7.4%	0.9%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.6%	0.2%	0.1%
Commercial & Industrial	3.1%	13.9%	0.1%	0.1%
Commercial real estate	8.8%	12.1%	0.8%	0.5%
Total loans	6.7%	10.0%	1.0%	0.3%