

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$2,024	\$1,673	-17.3%	
Loans	\$1,634	\$1,548	-5.2%	
Construction & development	\$388	\$293	-24.5%	
Closed-end 1-4 family residential	\$105	\$134	27.3%	
Home equity	\$102	\$97	-5.2%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-27.9%	
Commercial & Industrial	\$191	\$191	0.3%	
Commercial real estate	\$633	\$626	-1.0%	
Unused commitments	\$272	\$117	-56.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$27	-28.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$10	-55.8%	
Cash & balances due	\$260	\$48	-81.4%	
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	\$1,833	\$1,533	-16.4%	
Deposits	\$1,736	\$1,444	-16.8%	
Total other borrowings	\$88	\$84	-5.3%	
FHLB advances	\$55	\$69	25.8%	
Equity				
Equity capital at quarter end	\$191	\$140	-26.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$53	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	7.8%	--	
Tier 1 risk based capital ratio	9.0%	8.3%	--	
Total risk based capital ratio	10.3%	9.6%	--	
Return on equity ¹	-58.6%	-125.1%	--	
Return on assets ¹	-6.1%	-11.8%	--	
Net interest margin ¹	3.0%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.8%	27.1%	--	
Loss provision to net charge-offs (qtr)	128.0%	81.2%	--	
Net charge-offs to average loans and leases ¹	9.8%	5.6%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	28.5%	32.6%	4.9%	1.7%
Closed-end 1-4 family residential	12.8%	17.4%	6.2%	3.6%
Home equity	4.3%	4.6%	1.0%	1.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.9%	2.0%	0.0%	0.1%
Commercial & Industrial	0.1%	0.3%	0.6%	0.2%
Commercial real estate	5.8%	7.8%	1.3%	1.7%
Total loans	10.5%	11.6%	2.5%	1.5%