

FIRST COMMUNITY CORPORATION

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2337401	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$598	\$594	-0.7%	
Loans	\$330	\$328	-0.6%	
Construction & development	\$11	\$12	11.6%	
Closed-end 1-4 family residential	\$90	\$81	-9.4%	
Home equity	\$28	\$28	0.8%	
Credit card	\$0	\$0		
Other consumer	\$5	\$3	-39.1%	
Commercial & Industrial	\$20	\$20	0.9%	
Commercial real estate	\$166	\$171	3.2%	
Unused commitments	\$43	\$42	-3.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$121	\$142	16.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$59	-11.1%	
Cash & balances due	\$26	\$16	-38.6%	
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	\$544	\$532	-2.2%	
Deposits	\$457	\$469	2.7%	
Total other borrowings	\$81	\$57	-29.9%	
FHLB advances	\$68	\$44	-35.6%	
Equity				
Equity capital at quarter end	\$54	\$62	13.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.3%	--	
Tier 1 risk based capital ratio	13.2%	15.1%	--	
Total risk based capital ratio	14.5%	16.4%	--	
Return on equity ¹	3.6%	8.0%	--	
Return on assets ¹	0.3%	0.8%	--	
Net interest margin ¹	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	78.4%	86.6%	--	
Loss provision to net charge-offs (qtr)	115.8%	97.2%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.4%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	3.8%	1.5%	0.4%	0.1%
Home equity	0.1%	0.0%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.2%	0.5%	1.1%
Commercial & Industrial	0.3%	0.1%	0.2%	0.1%
Commercial real estate	1.6%	1.8%	0.0%	0.1%
Total loans	1.9%	1.7%	0.1%	0.1%