

JLL-FCH HOLDINGS I, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3633052	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$805	\$668	-17.0%	
Loans	\$597	\$432	-27.6%	
Construction & development	\$107	\$54	-49.3%	
Closed-end 1-4 family residential	\$84	\$74	-11.8%	
Home equity	\$0	\$0		
Credit card	\$1	\$1	-12.0%	
Other consumer	\$21	\$15	-28.2%	
Commercial & Industrial	\$113	\$62	-44.7%	
Commercial real estate	\$214	\$188	-12.1%	
Unused commitments	\$62	\$18	-71.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$55	\$39	-29.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$3	-56.4%	
Cash & balances due	\$106	\$151	42.7%	
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	\$746	\$594	-20.4%	
Deposits	\$739	\$588	-20.5%	
Total other borrowings	\$1	\$1	-24.0%	
FHLB advances	\$1	\$1	-24.0%	
Equity				
Equity capital at quarter end	\$59	\$75	25.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$23	\$36	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	10.2%	--	
Tier 1 risk based capital ratio	8.6%	15.3%	--	
Total risk based capital ratio	9.9%	16.5%	--	
Return on equity ¹	-90.7%	-28.6%	--	
Return on assets ¹	-7.3%	-3.2%	--	
Net interest margin ¹	2.9%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.3%	26.8%	--	
Loss provision to net charge-offs (qtr)	332.5%	18.8%	--	
Net charge-offs to average loans and leases ¹	1.7%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	8.9%	19.7%	0.3%	0.1%
Closed-end 1-4 family residential	10.8%	2.2%	0.0%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.2%	0.0%
Other consumer	0.9%	0.2%	0.4%	0.9%
Commercial & Industrial	13.3%	14.8%	0.5%	3.4%
Commercial real estate	8.8%	7.6%	0.7%	0.2%
Total loans	8.8%	8.9%	0.4%	0.7%