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SAFE & SOUND® STAR RATINGS™

Financial statement

**FIRST COMMUNITY BANK**

120 WEST PLAZA  
TAOS, New Mexico 87571

**STAR RATING: 1 ★**

Predictive Indicator neutral  
As of March 31, 2009  
Federal Reserve System Identifier 236751

Financial summary (\$ in Thousands)

	2009 3 months	2008 Year	2007 Year
Total Assets	\$3,546,608	\$3,440,854	\$3,421,082
Loans Receivable, Net	2,184,237	2,658,842	2,489,291
Mortgage-Backed Securities	352,461	332,054	224,534
Investments	123,204	124,617	272,772
Deposits	2,727,557	2,524,515	2,580,876
Borrowings	562,661	609,870	416,270
Equity	233,675	283,711	399,442
Net Interest Income	27,269	129,328	138,742
Fee Income	6,389	24,931	23,524
Overhead	26,390	234,677	106,847
Net Operating Income	-23,278	-152,768	45,191
Net Income	-23,278	-120,265	29,265
Ratio Analysis Profitability	%	%	%
Return on Assets	-2.68	-3.47	0.90
Operating Return on Assets	-2.68	-4.41	1.40
Return on Equity	-34.32	-38.23	7.92
Net Interest Margin	3.56	4.16	4.93
Fee Income / Assets	0.73	0.72	0.73
Overhead / Assets	3.03	6.78	3.30
Asset Quality	%	%	%
Nonperforming Assets / Assets	4.93	3.81	1.14
Nonperforming Assets / Equity & Loss Reserves	53.96	36.14	9.03

Modify Search

Choose institution type:

Banks/Thrifts

Credit Union

Search by name:

Type in first letters of bank name

Choose star rating:

All ratings

Search by asset size

All

Headquarters advanced search by state/city/ZIP

Update

Compare CDs & Investment Rates

1 Yr CD average

**1.75%**

Nationally available

— select —

Search

About our rates

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CDs Overnight Averages

About this index

Product	Yield	+/-	Last week
6 Mo CD	1.30%		1.33%
1 Yr CD	1.75%		1.82%
5 Yr CD	2.87%		2.81%
1 Yr Jumbo CD	1.63%		1.66%

Compare rates: — select —

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By Don Taylor, Ph.D., CFA, CFP



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Loss Reserves / Loans	4.15	2.97	1.25
1-4 Fam Mtg + MBS / Assets	18.19	18.00	14.04
Commercial Real Estate Loans / Assets	31.70	33.22	27.95
Construction Loans / Assets	24.89	26.04	27.14
Commercial & Industrial Loans / Assets	9.43	10.32	9.89
Consumer Loans / Assets	1.09	1.21	1.38
Capitalization	%	%	%
Equity / Assets	6.59	8.25	11.68
Tangible Capital / Tangible Assets	6.19	7.83	7.74
Risk-based Capital Ratio	9.02	10.33	10.09
Liquidity	%	%	%
Loans / Deposits	80.08	105.32	96.45
Non-Interest Bearing Deposits / Deposits	18.24	17.97	18.82
Jumbo CDs & Borrowings / Assets	38.45	42.89	35.52

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Posted July 2009

Find the best CD & investment rates

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Find the best CD & investment rates

1 Yr CD average  
**1.75%**

**CDs**  
This is the daily overnight average for the 1-year CD.

Highest nationally available

Locally available

Select a product: 1 Yr CD



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Understanding Bankrate's rate averages

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SAFE & SOUND® STAR RATINGS™

## Banks/Thrifts, Los Alamos National Bank

Click column heading to sort						
Institution	State	ZIP	Asset Size	Star Rating	Memo	Financial Statement
LOS ALAMOS NATIONAL BANK	NM	87544	\$1 billion	★★★★	Memo	Statement

Page: 1 of 1

Modify Search

Choose institution type:

- Banks/Thrifts
- Credit Union

Search by name:

los alamos national bank

Choose star rating:

All ratings

Search by asset size

All

Headquarters advanced search by state/city/ZIP

Update

### Ratings structure

Presented below is an explanation of Bankrate's Safe & Sound rating system for commercial banks, savings institutions and credit unions:

### Safe & Sound® rating system

Star rating	Definition
★★★★★	Superior
★★★★	Sound
★★★	Performing
★★	Below peer group
★	Lowest rated
Not Rated "NR"	Complete data not available
Closed	Institution is closed
G	Designates high growth

### Compare CDs & Investment Rates

1 Yr CD average **1.75%** Nationally available

— select —

About our rates

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### CDs Overnight Averages

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Compare rates: — select —

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