

1ST FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 3715257	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$710	\$643	-9.4%	
Loans	\$393	\$339	-13.8%	
<i>Construction & development</i>	\$69	\$48	-30.2%	
<i>Closed-end 1-4 family residential</i>	\$107	\$98	-7.9%	
<i>Home equity</i>	\$25	\$24	-5.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-22.4%	
<i>Commercial & Industrial</i>	\$35	\$30	-13.3%	
<i>Commercial real estate</i>	\$148	\$129	-12.5%	
Unused commitments	\$39	\$38	-1.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$46	-1.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$208	\$201	-3.5%	
Cash & balances due	\$39	\$28	-28.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$36	\$10	-73.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$37	\$10	-71.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$691	\$634	-8.2%	
Deposits	\$684	\$630	-7.8%	
Total other borrowings	\$0	\$0	-6.9%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$20	\$9	-53.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	2.6%	3.3%	--	
Tier 1 risk based capital ratio	4.8%	6.4%	--	
Total risk based capital ratio	6.1%	7.7%	--	
Return on equity ¹	21.1%	10.9%	--	
Return on assets ¹	0.6%	0.2%	--	
Net interest margin ¹	3.0%	3.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	37.4%	36.5%	--	
Loss provision to net charge-offs (qtr)	89.5%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	14.5%	11.4%	0.2%	0.9%
<i>Closed-end 1-4 family residential</i>	5.9%	4.2%	0.1%	0.1%
<i>Home equity</i>	2.0%	2.4%	2.4%	0.3%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.6%	0.0%	0.8%	0.0%
<i>Commercial & Industrial</i>	0.7%	0.7%	0.1%	0.0%
<i>Commercial real estate</i>	7.8%	8.5%	0.3%	0.6%
<i>Total loans</i>	7.3%	6.3%	0.4%	0.4%