

FIRST BANKS, INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1118797	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$6,474	\$5,847	-9.7%	
Loans	\$2,931	\$2,858	-2.5%	
<i>Construction & development</i>	\$175	\$122	-30.5%	
<i>Closed-end 1-4 family residential</i>	\$704	\$599	-14.9%	
<i>Home equity</i>	\$354	\$349	-1.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$7	-5.4%	
<i>Commercial & Industrial</i>	\$567	\$571	0.8%	
<i>Commercial real estate</i>	\$948	\$1,030	8.7%	
Unused commitments	\$667	\$766	14.9%	
Securitization outstanding principal	\$2	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$1,942	\$1,681	-13.4%	
Asset-backed securities	\$250	\$257	2.9%	
Other securities	\$484	\$414	-14.5%	
Cash & balances due	\$525	\$193	-63.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$161	\$59	-63.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$135	\$47	-65.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$5,723	\$4,915	-14.1%	
Deposits	\$5,651	\$4,816	-14.8%	
Total other borrowings	\$26	\$43	65.8%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$658	\$838	27.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	11.8%	--	
Tier 1 risk based capital ratio	15.9%	18.9%	--	
Total risk based capital ratio	17.2%	20.1%	--	
Return on equity ¹	4.5%	98.9%	--	
Return on assets ¹	0.5%	12.2%	--	
Net interest margin ¹	3.0%	3.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	82.6%	151.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	284.7%	--	
Net charge-offs to average loans and leases ¹	3.0%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	18.4%	4.0%	1.8%	0.0%
<i>Closed-end 1-4 family residential</i>	3.9%	3.4%	0.8%	0.2%
<i>Home equity</i>	2.5%	2.2%	0.2%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	0.3%	0.2%
<i>Commercial & Industrial</i>	3.3%	1.9%	0.8%	0.3%
<i>Commercial real estate</i>	1.7%	0.8%	1.4%	0.2%
<i>Total loans</i>	3.8%	1.9%	1.0%	0.2%