

1ST ENTERPRISE BANK

	CPP Disbursement Date 02/13/2009	Cert 58321	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$244	\$384	57.5%	
Loans	\$124	\$162	30.6%	
<i>Construction & development</i>	\$1	\$1	86.7%	
<i>Closed-end 1-4 family residential</i>	\$4	\$10	137.3%	
<i>Home equity</i>	\$10	\$12	20.9%	
<i>Credit card</i>	\$0	\$0	-83.0%	
<i>Other consumer</i>	\$1	\$1	-10.8%	
<i>Commercial & Industrial</i>	\$41	\$56	36.1%	
<i>Commercial real estate</i>	\$65	\$75	16.1%	
Unused commitments	\$79	\$90	13.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$48	\$164	238.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$42	\$36	-14.5%	
Cash & balances due	\$25	\$18	-30.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$216	\$344	59.0%	
Deposits	\$215	\$339	57.5%	
Total other borrowings	\$0	\$3		
FHLB advances	\$0	\$3		
Equity				
Equity capital at quarter end	\$27	\$40	45.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$11	NA	
Performance Ratios				
Tier 1 leverage ratio	11.0%	10.0%	--	
Tier 1 risk based capital ratio	14.8%	16.0%	--	
Total risk based capital ratio	15.8%	17.0%	--	
Return on equity ¹	-1.2%	10.1%	--	
Return on assets ¹	-0.1%	1.0%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%