

1ST SOURCE CORPORATION

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1199602	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$4,446	\$4,523	1.7%	
Loans	\$3,344	\$3,120	-6.7%	
Construction & development	\$86	\$93	8.7%	
Closed-end 1-4 family residential	\$344	\$336	-2.3%	
Home equity	\$138	\$143	3.5%	
Credit card	\$0	\$0		
Other consumer	\$65	\$54	-17.7%	
Commercial & Industrial	\$1,889	\$1,677	-11.2%	
Commercial real estate	\$488	\$477	-2.3%	
Unused commitments	\$513	\$515	0.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$210	\$291	38.6%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$507	\$603	18.8%	
Cash & balances due	\$127	\$214	68.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$83	\$65	-20.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$75	\$78	4.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,910	\$3,901	-0.3%	
Deposits	\$3,515	\$3,653	3.9%	
Total other borrowings	\$318	\$192	-39.7%	
FHLB advances	\$11	\$1	-91.3%	
Equity				
Equity capital at quarter end	\$535	\$622	16.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$5	\$80	NA	
Performance Ratios				
Tier 1 leverage ratio	10.1%	12.0%	--	
Tier 1 risk based capital ratio	11.9%	15.5%	--	
Total risk based capital ratio	13.2%	16.8%	--	
Return on equity ¹	10.3%	4.6%	--	
Return on assets ¹	1.2%	0.6%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	187.5%	95.0%	--	
Loss provision to net charge-offs (qtr)	244.5%	148.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	11.9%	0.0%	0.0%
Closed-end 1-4 family residential	2.9%	5.5%	0.2%	0.1%
Home equity	0.3%	0.5%	0.3%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	0.3%	0.4%	0.1%
Commercial & Industrial	0.8%	2.4%	0.1%	0.3%
Commercial real estate	1.7%	4.3%	0.1%	0.4%
Total loans	1.3%	3.0%	0.1%	0.3%