

ENTERPRISE FINANCIAL SERVICES CORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2303910	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,244	\$2,340	4.3%	
Loans	\$1,980	\$1,837	-7.2%	
Construction & development	\$338	\$303	-10.3%	
Closed-end 1-4 family residential	\$195	\$172	-11.6%	
Home equity	\$37	\$40	6.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$6	-2.4%	
Commercial & Industrial	\$555	\$558	0.4%	
Commercial real estate	\$778	\$673	-13.6%	
Unused commitments	\$555	\$458	-17.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$96	\$176	84.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$106	13683.8%	
Cash & balances due	\$40	\$99	148.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$7	\$20	169.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$5	\$18	238.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,995	\$2,138	7.2%	
Deposits	\$1,819	\$1,961	7.8%	
Total other borrowings	\$166	\$167	0.8%	
FHLB advances	\$120	\$128	6.8%	
Equity				
Equity capital at quarter end	\$250	\$202	-19.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$74	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.4%	--	
Tier 1 risk based capital ratio	9.5%	9.9%	--	
Total risk based capital ratio	10.9%	11.3%	--	
Return on equity ¹	0.0%	-0.8%	--	
Return on assets ¹	0.0%	-0.1%	--	
Net interest margin ¹	3.6%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	105.6%	114.8%	--	
Loss provision to net charge-offs (qtr)	166.6%	92.9%	--	
Net charge-offs to average loans and leases ¹	1.7%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	3.7%	7.1%	1.2%	1.4%
Closed-end 1-4 family residential	0.8%	2.1%	0.1%	1.3%
Home equity	0.8%	0.0%	0.3%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.0%	0.0%	0.0%
Commercial & Industrial	0.3%	0.6%	0.7%	0.2%
Commercial real estate	1.2%	1.3%	0.1%	0.0%
Total loans	1.5%	2.0%	0.4%	0.5%