

FIRST ADVANTAGE BANCSHARES, INC.

| | CPP Disbursement Date 05/22/2009 | RSSD (Holding Company) 3195055 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$45 | \$51 | 12.4% | |
| Loans | \$40 | \$45 | 12.0% | |
| <i>Construction & development</i> | \$5 | \$4 | -24.0% | |
| <i>Closed-end 1-4 family residential</i> | \$5 | \$6 | 24.0% | |
| <i>Home equity</i> | \$6 | \$5 | -3.2% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$1 | \$1 | 1.9% | |
| <i>Commercial & Industrial</i> | \$7 | \$9 | 33.3% | |
| <i>Commercial real estate</i> | \$16 | \$17 | 10.4% | |
| Unused commitments | \$8 | \$6 | -17.4% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$3 | \$2 | -35.5% | |
| Cash & balances due | \$2 | \$1 | -35.7% | |
| 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 | \$40 | \$45 | 11.5% | |
| Deposits | \$37 | \$45 | 20.2% | |
| Total other borrowings | \$3 | \$0 | -100.0% | |
| FHLB advances | \$3 | \$0 | -100.0% | |
| Equity | | | | |
| Equity capital at quarter end | \$5 | \$6 | 19.9% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$1 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.1% | 9.7% | -- | |
| Tier 1 risk based capital ratio | 9.9% | 10.9% | -- | |
| Total risk based capital ratio | 11.2% | 12.2% | -- | |
| Return on equity ¹ | -40.5% | -2.3% | -- | |
| Return on assets ¹ | -4.5% | -0.3% | -- | |
| Net interest margin ¹ | 3.1% | 3.9% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 42.2% | 83.2% | -- | |
| Loss provision to net charge-offs (qtr) | 786.8% | 0.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.9% | 0.0% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 34.5% | 10.5% | 0.0% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 0.0% | 0.6% | 2.0% | 0.0% |
| <i>Home equity</i> | 3.6% | 3.5% | 0.0% | 0.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 39.2% | 28.0% | 0.1% | 0.0% |
| <i>Commercial & Industrial</i> | 0.0% | 0.9% | 0.0% | 0.0% |
| <i>Commercial real estate</i> | 1.3% | 1.3% | 0.0% | 0.0% |
| <i>Total loans</i> | 6.5% | 2.7% | 0.2% | 0.0% |