

FIRST FINANCIAL BANCSHARES, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 3385137	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$99	\$121	21.8%	
Loans	\$69	\$90	29.4%	
Construction & development	\$10	\$6	-35.7%	
Closed-end 1-4 family residential	\$18	\$25	40.8%	
Home equity	\$0	\$0	100.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	17.8%	
Commercial & Industrial	\$8	\$10	24.7%	
Commercial real estate	\$25	\$34	34.1%	
Unused commitments	\$8	\$8	1.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-100.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$3	-51.8%	
Cash & balances due	\$11	\$19	70.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$81	\$100	23.4%	
Deposits	\$78	\$97	24.4%	
Total other borrowings	\$3	\$3	-0.2%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$18	\$21	14.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.7%	--	
Tier 1 risk based capital ratio	13.1%	13.9%	--	
Total risk based capital ratio	14.1%	15.2%	--	
Return on equity ¹	1.3%	6.3%	--	
Return on assets ¹	0.2%	1.1%	--	
Net interest margin ¹	4.3%	5.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	174.3%	102.6%	--	
Loss provision to net charge-offs (qtr)	2833.3%	-17700.0%	--	
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
Construction & development	4.4%	5.1%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	1.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.3%	0.2%
Commercial & Industrial	0.0%	0.1%	0.0%	0.0%
Commercial real estate	0.0%	2.1%	0.0%	0.0%
Total loans	0.6%	1.6%	0.0%	0.0%