

FIRST GUARANTY BANCSHARES, INC.

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3589560	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$871	\$931	6.9%	
Loans	\$607	\$591	-2.7%	
Construction & development	\$92	\$79	-14.5%	
Closed-end 1-4 family residential	\$66	\$63	-4.7%	
Home equity	\$14	\$15	9.3%	
Credit card	\$2	\$3	22.5%	
Other consumer	\$15	\$13	-13.0%	
Commercial & Industrial	\$106	\$82	-22.0%	
Commercial real estate	\$262	\$301	14.9%	
Unused commitments	\$91	\$51	-43.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-16.9%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$135	\$259	91.4%	
Cash & balances due	\$99	\$33	-66.1%	
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	\$805	\$841	4.5%	
Deposits	\$780	\$805	3.2%	
Total other borrowings	\$18	\$32	76.2%	
FHLB advances	\$8	\$20	139.4%	
Equity				
Equity capital at quarter end	\$66	\$90	36.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	9.1%	--	
Tier 1 risk based capital ratio	9.1%	11.2%	--	
Total risk based capital ratio	10.0%	12.2%	--	
Return on equity ¹	13.5%	12.4%	--	
Return on assets ¹	1.0%	1.2%	--	
Net interest margin ¹	3.9%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	69.4%	50.6%	--	
Loss provision to net charge-offs (qtr)	100.8%	165.0%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.0%	3.6%	0.0%	0.2%
Closed-end 1-4 family residential	2.2%	5.6%	0.2%	0.2%
Home equity	0.1%	0.3%	0.0%	0.5%
Credit card	0.0%	0.9%	0.4%	1.8%
Other consumer	2.0%	1.6%	0.4%	1.0%
Commercial & Industrial	0.3%	1.0%	0.2%	0.5%
Commercial real estate	2.0%	2.5%	0.1%	0.0%
Total loans	1.5%	2.5%	0.1%	0.2%