

FIRST NBC BANK HOLDING COMPANY

| | CPP Disbursement Date 03/20/2009 | RSSD (Holding Company) 3485541 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$641 | \$994 | 55.1% | |
| Loans | \$543 | \$791 | 45.6% | |
| Construction & development | \$74 | \$77 | 4.8% | |
| Closed-end 1-4 family residential | \$73 | \$100 | 35.8% | |
| Home equity | \$11 | \$14 | 30.2% | |
| Credit card | \$0 | \$0 | | |
| Other consumer | \$4 | \$6 | 61.1% | |
| Commercial & Industrial | \$202 | \$274 | 35.4% | |
| Commercial real estate | \$162 | \$288 | 78.3% | |
| Unused commitments | \$78 | \$82 | 5.3% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$26 | \$70 | 172.3% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$24 | \$40 | 65.6% | |
| Cash & balances due | \$9 | \$34 | 268.0% | |
| 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 | \$580 | \$911 | 57.0% | |
| Deposits | \$541 | \$899 | 66.0% | |
| Total other borrowings | \$36 | \$5 | -85.0% | |
| FHLB advances | \$0 | \$0 | | |
| Equity | | | | |
| Equity capital at quarter end | \$61 | \$83 | 37.1% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1 | \$17 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.2% | 7.9% | -- | |
| Tier 1 risk based capital ratio | 9.7% | 9.6% | -- | |
| Total risk based capital ratio | 10.3% | 10.4% | -- | |
| Return on equity ¹ | 6.2% | 8.1% | -- | |
| Return on assets ¹ | 0.6% | 0.7% | -- | |
| Net interest margin ¹ | 2.7% | 2.6% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 135.8% | 125.3% | -- | |
| Loss provision to net charge-offs (qtr) | 6400.0% | 0.0% | -- | |
| 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 | 0.0% | 0.1% | 0.0% | 0.0% |
| Closed-end 1-4 family residential | 1.7% | 2.7% | 0.0% | 0.0% |
| Home equity | 0.7% | 0.0% | 0.0% | 0.0% |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% |
| Other consumer | 0.1% | 0.2% | 0.1% | 0.0% |
| Commercial & Industrial | 0.0% | 0.4% | 0.0% | 0.0% |
| Commercial real estate | 0.9% | 0.4% | 0.0% | 0.0% |
| Total loans | 0.5% | 0.6% | 0.0% | 0.0% |