

FIRST SOUTHWEST BANCORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3228681	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$238	\$273	14.4%	
Loans	\$203	\$219	8.0%	
<i>Construction & development</i>	\$25	\$27	7.9%	
<i>Closed-end 1-4 family residential</i>	\$32	\$32	-0.7%	
<i>Home equity</i>	\$11	\$13	13.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	3.3%	
<i>Commercial & Industrial</i>	\$18	\$19	5.2%	
<i>Commercial real estate</i>	\$56	\$58	4.6%	
Unused commitments	\$29	\$27	-4.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$3		
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$12	50.7%	
Cash & balances due	\$9	\$7	-20.8%	
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	\$214	\$244	14.4%	
Deposits	\$181	\$199	10.3%	
Total other borrowings	\$32	\$45	40.6%	
FHLB advances	\$28	\$42	49.2%	
Equity				
Equity capital at quarter end	\$25	\$28	14.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	8.6%	--	
Tier 1 risk based capital ratio	9.3%	10.3%	--	
Total risk based capital ratio	10.2%	11.5%	--	
Return on equity ¹	7.4%	-25.0%	--	
Return on assets ¹	0.8%	-2.7%	--	
Net interest margin ¹	4.1%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.7%	46.1%	--	
Loss provision to net charge-offs (qtr)	133.3%	278.4%	--	
Net charge-offs to average loans and leases ¹	0.1%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.5%	9.8%	0.2%	0.3%
<i>Closed-end 1-4 family residential</i>	0.4%	0.0%	0.0%	1.0%
<i>Home equity</i>	0.9%	0.0%	0.0%	1.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.1%	0.0%
<i>Commercial & Industrial</i>	10.6%	0.6%	0.0%	2.8%
<i>Commercial real estate</i>	0.9%	10.4%	0.0%	0.1%
<i>Total loans</i>	1.8%	4.3%	0.0%	0.5%