

**FIRST TEXAS BHC, INC.**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3558726	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$653	\$774	18.4%	
Loans	\$426	\$572	34.3%	
<i>Construction &amp; development</i>	\$105	\$108	2.9%	
<i>Closed-end 1-4 family residential</i>	\$93	\$162	73.8%	
<i>Home equity</i>	\$2	\$3	35.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$15	\$14	-8.3%	
<i>Commercial &amp; Industrial</i>	\$62	\$82	33.3%	
<i>Commercial real estate</i>	\$147	\$194	32.4%	
Unused commitments	\$89	\$101	13.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$130	\$73	-43.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$33	905.4%	
Cash & balances due	\$11	\$11	4.8%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$550	\$658	19.6%	
Deposits	\$451	\$575	27.3%	
Total other borrowings	\$95	\$78	-17.5%	
FHLB advances	\$41	\$25	-39.0%	
<b>Equity</b>				
Equity capital at quarter end	\$103	\$116	12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$14	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	8.9%	--	
Tier 1 risk based capital ratio	10.5%	11.5%	--	
Total risk based capital ratio	11.6%	12.7%	--	
Return on equity <sup>1</sup>	-3.6%	-3.9%	--	
Return on assets <sup>1</sup>	-0.6%	-0.6%	--	
Net interest margin <sup>1</sup>	4.8%	4.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	158.2%	143.9%	--	
Loss provision to net charge-offs (qtr)	344.6%	183.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	1.7%	1.0%	0.0%	0.9%
<i>Closed-end 1-4 family residential</i>	0.6%	1.1%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.3%	3.3%	0.1%
<i>Commercial &amp; Industrial</i>	1.2%	0.5%	0.0%	0.3%
<i>Commercial real estate</i>	0.0%	1.2%	0.0%	0.3%
<i>Total loans</i>	0.7%	1.0%	0.1%	0.3%