

FORESIGHT FINANCIAL GROUP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1137453	Number of Insured Depository Institutions 5	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$748	\$797	6.5%	
Loans	\$534	\$531	-0.4%	
<i>Construction & development</i>	\$51	\$34	-33.4%	
<i>Closed-end 1-4 family residential</i>	\$84	\$90	6.8%	
<i>Home equity</i>	\$13	\$14	10.6%	
<i>Credit card</i>	\$0	\$0	-9.6%	
<i>Other consumer</i>	\$13	\$11	-8.3%	
<i>Commercial & Industrial</i>	\$156	\$158	1.5%	
<i>Commercial real estate</i>	\$113	\$114	1.2%	
Unused commitments	\$88	\$96	8.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$60	\$82	35.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$118	\$146	24.2%	
Cash & balances due	\$15	\$18	14.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$14		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$16		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$687	\$728	6.1%	
Deposits	\$637	\$669	5.1%	
Total other borrowings	\$45	\$56	22.9%	
FHLB advances	\$25	\$25	1.4%	
Equity				
Equity capital at quarter end	\$62	\$69	11.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	8.4%	--	
Tier 1 risk based capital ratio	10.6%	11.4%	--	
Total risk based capital ratio	11.8%	12.7%	--	
Return on equity ¹	9.2%	10.8%	--	
Return on assets ¹	0.8%	0.9%	--	
Net interest margin ¹	3.2%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.4%	77.9%	--	
Loss provision to net charge-offs (qtr)	256.4%	313.2%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	21.4%	12.8%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	1.7%	5.8%	0.0%	0.2%
<i>Home equity</i>	0.5%	0.1%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	1.6%
<i>Other consumer</i>	0.6%	1.2%	0.3%	0.2%
<i>Commercial & Industrial</i>	2.1%	0.4%	0.2%	0.1%
<i>Commercial real estate</i>	0.9%	1.5%	0.1%	0.2%
<i>Total loans</i>	3.1%	2.3%	0.1%	0.1%