

**FIRST SECURITY GROUP, INC.**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2836801	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,167	\$1,112	-4.7%	
Loans	\$727	\$585	-19.6%	
Construction & development	\$84	\$54	-36.1%	
Closed-end 1-4 family residential	\$170	\$146	-14.4%	
Home equity	\$82	\$72	-12.2%	
Credit card	\$0	\$0		
Other consumer	\$33	\$16	-51.0%	
Commercial & Industrial	\$83	\$60	-28.0%	
Commercial real estate	\$226	\$195	-13.8%	
Unused commitments	\$127	\$108	-14.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$87	\$137	57.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$56	-16.6%	
Cash & balances due	\$209	\$258	23.6%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$13	\$11	-17.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$14	\$11	-21.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,076	\$1,042	-3.1%	
Deposits	\$1,052	\$1,021	-3.0%	
Total other borrowings	\$16	\$15	-8.9%	
FHLB advances	\$0	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$91	\$69	-23.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.1%	5.8%	--	
Tier 1 risk based capital ratio	10.9%	9.9%	--	
Total risk based capital ratio	12.2%	11.2%	--	
Return on equity <sup>1</sup>	-48.2%	-37.2%	--	
Return on assets <sup>1</sup>	-3.9%	-2.4%	--	
Net interest margin <sup>1</sup>	2.9%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.7%	39.4%	--	
Loss provision to net charge-offs (qtr)	84.5%	131.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.5%	1.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	30.4%	27.4%	5.3%	1.0%
Closed-end 1-4 family residential	4.5%	5.6%	0.2%	0.3%
Home equity	2.1%	4.1%	0.5%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	7.7%	2.7%	0.7%	0.3%
Commercial & Industrial	5.6%	6.2%	1.1%	1.4%
Commercial real estate	5.1%	7.0%	0.4%	0.6%
Total loans	8.1%	8.5%	1.1%	0.6%