

1ST FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 3715257	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$700	\$710	1.5%	
Loans	\$428	\$393	-8.0%	
Construction & development	\$87	\$69	-20.8%	
Closed-end 1-4 family residential	\$98	\$107	9.5%	
Home equity	\$28	\$25	-9.8%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	3.6%	
Commercial & Industrial	\$47	\$35	-24.9%	
Commercial real estate	\$159	\$148	-7.1%	
Unused commitments	\$41	\$39	-4.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$91	\$47	-48.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$109	\$208	90.8%	
Cash & balances due	\$37	\$39	3.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$27	\$36	32.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$24	\$37	56.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$681	\$691	1.4%	
Deposits	\$673	\$684	1.7%	
Total other borrowings	\$5	\$0	-90.4%	
FHLB advances	\$4	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$19	\$20	6.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	2.5%	2.6%	--	
Tier 1 risk based capital ratio	4.1%	4.8%	--	
Total risk based capital ratio	5.4%	6.1%	--	
Return on equity ¹	-231.1%	21.1%	--	
Return on assets ¹	-8.4%	0.6%	--	
Net interest margin ¹	3.0%	3.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	31.6%	37.4%	--	
Loss provision to net charge-offs (qtr)	109.2%	89.5%	--	
Net charge-offs to average loans and leases ¹	5.9%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	10.6%	14.5%	4.0%	0.2%
Closed-end 1-4 family residential	11.7%	5.9%	0.8%	0.1%
Home equity	2.0%	2.0%	0.2%	2.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.3%	0.6%	0.3%	0.8%
Commercial & Industrial	7.7%	0.7%	3.1%	0.1%
Commercial real estate	5.6%	7.8%	0.3%	0.3%
Total loans	7.9%	7.3%	1.5%	0.4%