

ENTERPRISE FINANCIAL SERVICES CORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2303910	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets				
Loans		\$3,307		
Construction & development		\$191		
Closed-end 1-4 family residential		\$158		
Home equity		\$42		
Credit card		\$0		
Other consumer		\$6		
Commercial & Industrial		\$985		
Commercial real estate		\$860		
Unused commitments		\$722		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$435		
Asset-backed securities		\$0		
Other securities		\$205		
Cash & balances due		\$117		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$27		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$24		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$3,004		
Deposits		\$2,667		
Total other borrowings		\$313		
FHLB advances		\$80		
Equity				
Equity capital at quarter end		\$303		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		8.1%	--	
Tier 1 risk based capital ratio		10.5%	--	
Total risk based capital ratio		11.9%	--	
Return on equity ¹		8.3%	--	
Return on assets ¹		0.8%	--	
Net interest margin ¹		5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		70.2%	--	
Loss provision to net charge-offs (qtr)		109.2%	--	
Net charge-offs to average loans and leases ¹		1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development		8.8%		1.2%
Closed-end 1-4 family residential		2.5%		0.1%
Home equity		3.7%		1.4%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		1.3%		0.1%
Commercial real estate		3.5%		0.4%
Total loans		2.8%		0.3%