

FIRST BANKS, INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1118797	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$6,580	\$6,474	-1.6%	
Loans	\$3,285	\$2,931	-10.8%	
<i>Construction & development</i>	\$250	\$175	-30.0%	
<i>Closed-end 1-4 family residential</i>	\$564	\$704	24.7%	
<i>Home equity</i>	\$370	\$354	-4.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$10	\$7	-27.7%	
<i>Commercial & Industrial</i>	\$681	\$567	-16.8%	
<i>Commercial real estate</i>	\$1,207	\$948	-21.5%	
Unused commitments	\$683	\$667	-2.3%	
Securitization outstanding principal	\$3	\$2	-13.0%	
Mortgage-backed securities (GSE and private issue)	\$1,756	\$1,942	10.6%	
Asset-backed securities	\$0	\$250		
Other securities	\$715	\$484	-32.3%	
Cash & balances due	\$475	\$525	10.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$110	\$161	45.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$102	\$135	33.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$5,899	\$5,723	-3.0%	
Deposits	\$5,801	\$5,651	-2.6%	
Total other borrowings	\$51	\$26	-49.2%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$587	\$658	12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	9.1%	--	
Tier 1 risk based capital ratio	13.7%	15.9%	--	
Total risk based capital ratio	15.0%	17.2%	--	
Return on equity ¹	-8.2%	4.5%	--	
Return on assets ¹	-0.7%	0.5%	--	
Net interest margin ¹	3.3%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	61.8%	82.6%	--	
Loss provision to net charge-offs (qtr)	45.9%	0.0%	--	
Net charge-offs to average loans and leases ¹	4.4%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	28.5%	18.4%	3.6%	1.8%
<i>Closed-end 1-4 family residential</i>	5.6%	3.9%	0.8%	0.8%
<i>Home equity</i>	2.1%	2.5%	0.5%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.3%	0.5%	0.3%
<i>Commercial & Industrial</i>	8.2%	3.3%	2.0%	0.8%
<i>Commercial real estate</i>	3.9%	1.7%	0.9%	1.4%
<i>Total loans</i>	6.8%	3.8%	1.2%	1.0%