

FIRST SECURITY GROUP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2836801	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,111	\$1,063	-4.3%	
Loans	\$585	\$567	-3.0%	
Construction & development	\$54	\$36	-33.2%	
Closed-end 1-4 family residential	\$146	\$135	-7.2%	
Home equity	\$72	\$64	-10.3%	
Credit card	\$0	\$0		
Other consumer	\$16	\$11	-31.6%	
Commercial & Industrial	\$60	\$62	4.5%	
Commercial real estate	\$195	\$229	17.2%	
Unused commitments	\$108	\$105	-2.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$137	\$160	17.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$56	\$94	66.7%	
Cash & balances due	\$258	\$172	-33.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$11	\$11	7.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$11	-2.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,043	\$1,032	-1.0%	
Deposits	\$1,021	\$1,009	-1.2%	
Total other borrowings	\$15	\$12	-14.4%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$68	\$31	-54.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.6%	2.5%	--	
Tier 1 risk based capital ratio	9.7%	4.5%	--	
Total risk based capital ratio	10.9%	5.8%	--	
Return on equity ¹	-47.0%	-159.4%	--	
Return on assets ¹	-3.0%	-5.6%	--	
Net interest margin ¹	2.5%	2.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.4%	54.3%	--	
Loss provision to net charge-offs (qtr)	131.7%	73.8%	--	
Net charge-offs to average loans and leases ¹	1.8%	9.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	27.4%	11.4%	1.0%	4.5%
Closed-end 1-4 family residential	5.6%	6.4%	0.3%	3.5%
Home equity	4.1%	1.6%	0.4%	1.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.7%	3.2%	0.3%	1.3%
Commercial & Industrial	6.2%	5.1%	1.4%	0.7%
Commercial real estate	7.0%	2.8%	0.6%	1.9%
Total loans	8.5%	4.5%	0.6%	2.6%