

FORESIGHT FINANCIAL GROUP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1137453	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$137	\$136	-0.8%	
Loans	\$93	\$91	-1.8%	
Construction & development	\$2	\$0	-81.2%	
Closed-end 1-4 family residential	\$20	\$18	-9.7%	
Home equity	\$1	\$1	-22.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-18.6%	
Commercial & Industrial	\$31	\$32	3.2%	
Commercial real estate	\$13	\$14	12.0%	
Unused commitments	\$22	\$19	-14.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$9	13.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$31	-2.7%	
Cash & balances due	\$4	\$5	27.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$124	\$122	-1.3%	
Deposits	\$114	\$113	-0.7%	
Total other borrowings	\$9	\$8	-7.8%	
FHLB advances	\$1	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$13	\$13	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.0%	--	
Tier 1 risk based capital ratio	12.3%	13.0%	--	
Total risk based capital ratio	13.5%	14.3%	--	
Return on equity ¹	12.1%	11.9%	--	
Return on assets ¹	1.1%	1.2%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	81.8%	178.0%	--	
Loss provision to net charge-offs (qtr)	100.7%	-1688.2%	--	
Net charge-offs to average loans and leases ¹	1.2%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.4%	2.3%	0.0%	0.0%
Closed-end 1-4 family residential	4.2%	4.1%	1.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	9.2%	0.0%	0.0%	0.0%
Commercial & Industrial	1.1%	0.2%	0.0%	0.0%
Commercial real estate	0.9%	0.7%	0.0%	0.0%
Total loans	2.1%	1.5%	0.3%	0.0%