

1ST SOURCE CORPORATION

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1199602	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$4,523	\$4,432	-2.0%	
Loans	\$3,120	\$3,103	-0.5%	
<i>Construction & development</i>	\$93	\$84	-10.0%	
<i>Closed-end 1-4 family residential</i>	\$336	\$340	1.2%	
<i>Home equity</i>	\$143	\$159	11.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$54	\$51	-4.1%	
<i>Commercial & Industrial</i>	\$1,677	\$1,613	-3.8%	
<i>Commercial real estate</i>	\$477	\$515	7.9%	
Unused commitments	\$515	\$518	0.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$291	\$317	8.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$603	\$648	7.4%	
Cash & balances due	\$214	\$99	-53.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$65	\$111	69.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$78	\$193	147.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$3,901	\$3,865	-0.9%	
Deposits	\$3,653	\$3,623	-0.8%	
Total other borrowings	\$192	\$179	-6.5%	
FHLB advances	\$1	\$16	1567.7%	
Equity				
Equity capital at quarter end	\$622	\$567	-8.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$80	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.0%	10.3%	--	
Tier 1 risk based capital ratio	15.5%	14.0%	--	
Total risk based capital ratio	16.8%	15.2%	--	
Return on equity ¹	4.6%	9.7%	--	
Return on assets ¹	0.6%	1.3%	--	
Net interest margin ¹	3.5%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	95.0%	102.3%	--	
Loss provision to net charge-offs (qtr)	148.5%	56.6%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
<i>Construction & development</i>	11.9%	4.5%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	5.5%	4.6%	0.1%	0.1%
<i>Home equity</i>	0.5%	0.4%	0.2%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.2%	0.1%	0.1%
<i>Commercial & Industrial</i>	2.4%	2.4%	0.3%	0.3%
<i>Commercial real estate</i>	4.3%	4.0%	0.4%	0.2%
<i>Total loans</i>	3.0%	2.7%	0.3%	0.2%