

FIRST FINANCIAL BANCSHARES, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 3385137	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev
Assets	\$51	\$52	1.9%
Loans	\$34	\$37	7.6%
Construction & development	\$1	\$3	255.1%
Closed-end 1-4 family residential	\$7	\$8	12.5%
Home equity	\$0	\$0	72.8%
Credit card	\$0	\$0	
Other consumer	\$1	\$0	-52.2%
Commercial & Industrial	\$4	\$2	-62.4%
Commercial real estate	\$14	\$16	9.2%
Unused commitments	\$1	\$3	178.1%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$0	\$0	
Asset-backed securities	\$0	\$0	
Other securities	\$3	\$3	-14.1%
Cash & balances due	\$10	\$9	-14.9%
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	\$42	\$42	0.8%
Deposits	\$41	\$42	0.7%
Total other borrowings	\$0	\$0	
FHLB advances	\$0	\$0	
Equity			
Equity capital at quarter end	\$9	\$10	7.0%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	10.6%	11.6%	--
Tier 1 risk based capital ratio	15.4%	17.8%	--
Total risk based capital ratio	16.7%	19.1%	--
Return on equity ¹	8.6%	7.3%	--
Return on assets ¹	1.5%	1.4%	--
Net interest margin ¹	8.5%	9.0%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.0%	238.5%	--
Loss provision to net charge-offs (qtr)	8000.0%	211.9%	--
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2009	2010	2009
Construction & development	16.5%	2.1%	0.0%
Closed-end 1-4 family residential	5.1%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.3%
Commercial & Industrial	0.1%	0.0%	0.0%
Commercial real estate	1.3%	1.3%	0.0%
Total loans	2.0%	0.8%	0.2%