

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,351	\$1,167	-13.6%	
Loans	\$952	\$727	-23.6%	
Construction & development	\$153	\$84	-45.0%	
Closed-end 1-4 family residential	\$193	\$170	-11.6%	
Home equity	\$89	\$82	-7.9%	
Credit card	\$0	\$0		
Other consumer	\$48	\$33	-31.1%	
Commercial & Industrial	\$146	\$83	-43.3%	
Commercial real estate	\$260	\$226	-12.9%	
Unused commitments	\$178	\$127	-28.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$83	\$87	4.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$60	\$67	12.3%	
Cash & balances due	\$176	\$209	18.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$10	\$13	27.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$10	\$14	38.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,222	\$1,076	-12.0%	
Deposits	\$1,185	\$1,052	-11.3%	
Total other borrowings	\$26	\$16	-38.4%	
FHLB advances	\$0	\$0	-25.0%	
Equity				
Equity capital at quarter end	\$129	\$91	-29.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$25	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	7.1%	--	
Tier 1 risk based capital ratio	11.5%	10.9%	--	
Total risk based capital ratio	12.8%	12.2%	--	
Return on equity ¹	-10.4%	-48.2%	--	
Return on assets ¹	-1.0%	-3.9%	--	
Net interest margin ¹	3.6%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.0%	40.7%	--	
Loss provision to net charge-offs (qtr)	119.5%	84.5%	--	
Net charge-offs to average loans and leases ¹	1.7%	4.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	9.0%	30.4%	0.3%	5.3%
Closed-end 1-4 family residential	3.2%	4.5%	0.2%	0.2%
Home equity	0.6%	2.1%	0.3%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.8%	7.7%	0.9%	0.7%
Commercial & Industrial	10.5%	5.6%	0.8%	1.1%
Commercial real estate	2.0%	5.1%	0.0%	0.4%
Total loans	5.2%	8.1%	0.4%	1.1%