

**ENTERPRISE FINANCIAL SERVICES CORP**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2303910	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,340	\$2,792	19.3%	
Loans	\$1,837	\$1,898	3.3%	
Construction & development	\$224	\$222	-0.6%	
Closed-end 1-4 family residential	\$176	\$165	-6.3%	
Home equity	\$42	\$40	-4.3%	
Credit card	\$0	\$0		
Other consumer	\$6	\$5	-18.1%	
Commercial & Industrial	\$558	\$604	8.2%	
Commercial real estate	\$726	\$784	8.1%	
Unused commitments	\$458	\$430	-6.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$176	\$311	76.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$106	\$50	-52.8%	
Cash & balances due	\$99	\$292	193.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$20	\$32	65.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$18	\$33	86.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,138	\$2,562	19.8%	
Deposits	\$1,961	\$2,313	18.0%	
Total other borrowings	\$167	\$227	35.4%	
FHLB advances	\$128	\$107	-16.2%	
<b>Equity</b>				
Equity capital at quarter end	\$202	\$230	13.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$15	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.6%	--	
Tier 1 risk based capital ratio	10.0%	11.3%	--	
Total risk based capital ratio	11.4%	12.7%	--	
Return on equity <sup>1</sup>	-0.8%	13.4%	--	
Return on assets <sup>1</sup>	-0.1%	1.2%	--	
Net interest margin <sup>1</sup>	3.4%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	114.8%	111.1%	--	
Loss provision to net charge-offs (qtr)	92.9%	44.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	8.6%	4.2%	1.6%	0.9%
Closed-end 1-4 family residential	2.0%	3.2%	1.3%	1.4%
Home equity	0.4%	0.1%	0.2%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.6%	1.9%	0.2%	0.2%
Commercial real estate	1.5%	1.6%	0.0%	0.3%
Total loans	2.0%	2.0%	0.5%	0.4%