

**FIRST NBC BANK HOLDING COMPANY**

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 3485541	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>	\$994	\$1,461	46.9%	
Loans	\$791	\$1,116	41.1%	
Construction & development	\$77	\$84	9.2%	
Closed-end 1-4 family residential	\$100	\$133	33.7%	
Home equity	\$14	\$17	22.7%	
Credit card	\$0	\$1		
Other consumer	\$6	\$6	9.1%	
Commercial & Industrial	\$274	\$379	38.3%	
Commercial real estate	\$288	\$431	49.8%	
Unused commitments	\$82	\$154	87.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$70	\$112	61.2%	
Asset-backed securities	\$0	\$17		
Other securities	\$40	\$92	130.5%	
Cash & balances due	\$34	\$18	-47.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$13		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$12		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$911	\$1,329	45.8%	
Deposits	\$899	\$1,295	44.1%	
Total other borrowings	\$5	\$26	381.7%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$83	\$132	58.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$32	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.9%	9.1%	--	
Tier 1 risk based capital ratio	9.6%	10.2%	--	
Total risk based capital ratio	10.4%	11.2%	--	
Return on equity <sup>1</sup>	8.1%	10.1%	--	
Return on assets <sup>1</sup>	0.7%	0.9%	--	
Net interest margin <sup>1</sup>	2.6%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	125.3%	325.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	885.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--	
<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	0.1%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.7%	1.5%	0.0%	0.1%
Home equity	0.0%	0.6%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	7.2%
Other consumer	0.2%	0.8%	0.0%	0.0%
Commercial & Industrial	0.4%	0.3%	0.0%	0.0%
Commercial real estate	0.4%	0.1%	0.0%	0.0%
Total loans	0.6%	0.3%	0.0%	0.0%