

FIRST BANKERS TRUSTSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1404632	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$491	\$617	25.6%	
Loans	\$289	\$293	1.4%	
<i>Construction & development</i>	\$21	\$16	-22.5%	
<i>Closed-end 1-4 family residential</i>	\$53	\$49	-7.3%	
<i>Home equity</i>	\$15	\$16	9.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$37	\$38	0.9%	
<i>Commercial & Industrial</i>	\$34	\$29	-12.6%	
<i>Commercial real estate</i>	\$70	\$82	16.5%	
Unused commitments	\$52	\$58	10.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$98	\$134	35.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$46	\$145	217.3%	
Cash & balances due	\$28	\$17	-38.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$13		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$13		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$451	\$562	24.5%	
Deposits	\$408	\$519	27.4%	
Total other borrowings	\$41	\$39	-4.5%	
FHLB advances	\$19	\$9	-54.1%	
Equity				
Equity capital at quarter end	\$40	\$55	38.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	8.0%	--	
Tier 1 risk based capital ratio	10.3%	12.5%	--	
Total risk based capital ratio	11.4%	13.7%	--	
Return on equity ¹	8.2%	12.2%	--	
Return on assets ¹	0.6%	1.1%	--	
Net interest margin ¹	3.6%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	107.9%	127.3%	--	
Loss provision to net charge-offs (qtr)	91.2%	931.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.2%	2.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.6%	1.9%	0.0%	0.0%
<i>Home equity</i>	0.2%	0.1%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.1%	0.2%	0.1%
<i>Commercial & Industrial</i>	0.7%	0.1%	0.8%	0.0%
<i>Commercial real estate</i>	1.0%	2.8%	0.3%	0.0%
<i>Total loans</i>	1.3%	1.2%	0.2%	0.0%