

FIRST BANKS, INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1118797	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$10,737	\$10,550	-1.7%	
Loans	\$8,601	\$7,047	-18.1%	
<i>Construction & development</i>	\$1,623	\$1,093	-32.7%	
<i>Closed-end 1-4 family residential</i>	\$1,118	\$885	-20.9%	
<i>Home equity</i>	\$430	\$458	6.5%	
<i>Credit card</i>	\$0	\$0	-45.5%	
<i>Other consumer</i>	\$56	\$44	-21.4%	
<i>Commercial & Industrial</i>	\$2,475	\$1,739	-29.7%	
<i>Commercial real estate</i>	\$2,445	\$2,422	-0.9%	
Unused commitments	\$2,141	\$1,571	-26.6%	
Securitization outstanding principal	\$4	\$3	-5.9%	
Mortgage-backed securities (GSE and private issue)	\$528	\$510	-3.5%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$31	\$18	-43.2%	
Cash & balances due	\$841	\$2,525	200.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$46	\$98	113.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$40	\$89	121.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$9,625	\$9,671	0.5%	
Deposits	\$8,844	\$8,814	-0.3%	
Total other borrowings	\$575	\$777	35.1%	
FHLB advances	\$201	\$600	198.9%	
Equity				
Equity capital at quarter end	\$1,112	\$775	-30.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$200	\$83	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	6.6%	--	
Tier 1 risk based capital ratio	9.8%	9.1%	--	
Total risk based capital ratio	11.0%	10.4%	--	
Return on equity ¹	-73.7%	-70.6%	--	
Return on assets ¹	-7.6%	-5.6%	--	
Net interest margin ¹	3.6%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.8%	38.3%	--	
Loss provision to net charge-offs (qtr)	107.1%	76.3%	--	
Net charge-offs to average loans and leases ¹	5.9%	4.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	16.7%	37.3%	5.9%	2.9%
<i>Closed-end 1-4 family residential</i>	7.3%	12.3%	1.9%	1.4%
<i>Home equity</i>	0.8%	1.1%	0.2%	0.3%
<i>Credit card</i>	0.0%	0.0%	8.7%	0.0%
<i>Other consumer</i>	0.4%	0.8%	1.0%	0.7%
<i>Commercial & Industrial</i>	1.8%	2.4%	0.4%	1.1%
<i>Commercial real estate</i>	0.9%	4.7%	0.0%	0.7%
<i>Total loans</i>	4.9%	9.9%	1.6%	1.2%