

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,275	\$1,352	6.0%	
Loans	\$1,012	\$952	-5.9%	
Construction & development	\$195	\$153	-21.3%	
Closed-end 1-4 family residential	\$208	\$193	-7.3%	
Home equity	\$89	\$89	0.1%	
Credit card	\$0	\$0		
Other consumer	\$58	\$48	-16.8%	
Commercial & Industrial	\$158	\$146	-7.5%	
Commercial real estate	\$235	\$260	10.7%	
Unused commitments	\$278	\$231	-16.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$87	\$83	-4.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$60	15.1%	
Cash & balances due	\$24	\$176	628.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$6	\$10	75.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$8	\$10	21.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,136	\$1,222	7.7%	
Deposits	\$1,080	\$1,185	9.8%	
Total other borrowings	\$43	\$26	-39.3%	
FHLB advances	\$3	\$0	-99.9%	
Equity				
Equity capital at quarter end	\$139	\$129	-7.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$25	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.6%	--	
Tier 1 risk based capital ratio	9.4%	11.6%	--	
Total risk based capital ratio	10.7%	12.8%	--	
Return on equity ¹	-9.8%	-8.9%	--	
Return on assets ¹	-1.1%	-0.8%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.2%	53.0%	--	
Loss provision to net charge-offs (qtr)	187.9%	120.0%	--	
Net charge-offs to average loans and leases ¹	1.8%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.7%	9.0%	0.4%	0.2%
Closed-end 1-4 family residential	1.4%	3.2%	0.4%	0.2%
Home equity	0.3%	0.6%	0.2%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.6%	3.8%	3.1%	0.9%
Commercial & Industrial	1.0%	10.5%	0.5%	0.8%
Commercial real estate	0.6%	2.0%	0.0%	0.0%
Total loans	2.1%	5.2%	0.5%	0.4%