

FRONTIER BANCSHARES, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3412798	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$136	\$181	33.2%	
Loans	\$115	\$137	19.0%	
Construction & development	\$28	\$14	-49.0%	
Closed-end 1-4 family residential	\$26	\$35	34.6%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$9	\$9	2.3%	
Commercial & Industrial	\$17	\$24	40.8%	
Commercial real estate	\$26	\$43	65.2%	
Unused commitments	\$14	\$10	-29.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$10	-28.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$11		
Cash & balances due	\$4	\$19	393.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$122	\$164	34.0%	
Deposits	\$108	\$148	36.7%	
Total other borrowings	\$14	\$16	14.3%	
FHLB advances	\$14	\$16	14.3%	
Equity				
Equity capital at quarter end	\$14	\$17	25.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	8.4%	--	
Tier 1 risk based capital ratio	10.2%	12.4%	--	
Total risk based capital ratio	11.3%	13.7%	--	
Return on equity ¹	12.6%	24.4%	--	
Return on assets ¹	1.2%	2.3%	--	
Net interest margin ¹	5.2%	5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	102.6%	995.6%	--	
Loss provision to net charge-offs (qtr)	152.8%	1043.5%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.4%	0.0%	0.3%	0.0%
Closed-end 1-4 family residential	3.7%	0.1%	0.4%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.0%	0.4%	0.3%
Commercial & Industrial	0.0%	0.5%	0.1%	0.0%
Commercial real estate	0.2%	0.0%	0.0%	0.0%
Total loans	1.0%	0.1%	0.2%	0.0%