

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$617	\$683	10.7%	
Loans	\$293	\$338	15.4%	
Construction & development	\$16	\$24	43.2%	
Closed-end 1-4 family residential	\$49	\$48	-3.1%	
Home equity	\$16	\$17	7.3%	
Credit card	\$0	\$0		
Other consumer	\$38	\$39	4.0%	
Commercial & Industrial	\$29	\$38	28.3%	
Commercial real estate	\$82	\$107	30.7%	
Unused commitments	\$58	\$59	1.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$134	\$143	7.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$145	\$131	-9.4%	
Cash & balances due	\$17	\$34	102.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$13	\$26	101.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$13	\$27	103.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$562	\$625	11.3%	
Deposits	\$519	\$579	11.5%	
Total other borrowings	\$39	\$43	11.3%	
FHLB advances	\$9	\$6	-35.3%	
Equity				
Equity capital at quarter end	\$55	\$58	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	8.0%	--	
Tier 1 risk based capital ratio	12.5%	11.9%	--	
Total risk based capital ratio	13.7%	13.0%	--	
Return on equity ¹	12.2%	10.0%	--	
Return on assets ¹	1.1%	0.9%	--	
Net interest margin ¹	3.1%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	127.3%	77.9%	--	
Loss provision to net charge-offs (qtr)	931.0%	139.9%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.1%	1.9%	0.0%	0.0%
Closed-end 1-4 family residential	1.9%	5.3%	0.0%	0.0%
Home equity	0.1%	0.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.1%	0.1%	0.1%
Commercial & Industrial	0.1%	0.1%	0.0%	0.0%
Commercial real estate	2.8%	2.1%	0.0%	0.1%
Total loans	1.2%	1.9%	0.0%	0.1%