

FORESIGHT FINANCIAL GROUP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1137453	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$119	\$130	8.7%		
Loans	\$75	\$90	21.4%		
<i>Construction & development</i>	\$4	\$2	-46.6%		
<i>Closed-end 1-4 family residential</i>	\$17	\$21	20.3%		
<i>Home equity</i>	\$1	\$1	4.7%		
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$2	\$1	-25.9%		
<i>Commercial & Industrial</i>	\$26	\$31	19.9%		
<i>Commercial real estate</i>	\$7	\$14	109.4%		
Unused commitments	\$10	\$17	63.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-12.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$36	\$29	-18.3%		
Cash & balances due	\$1	\$1	21.9%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$108	\$118	9.1%		
Deposits	\$100	\$108	8.7%		
Total other borrowings	\$8	\$10	14.8%		
FHLB advances	\$4	\$5	26.7%		
Equity					
Equity capital at quarter end	\$11	\$11	4.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.7%	--		
Tier 1 risk based capital ratio	13.0%	12.1%	--		
Total risk based capital ratio	14.3%	13.3%	--		
Return on equity ¹	14.8%	12.1%	--		
Return on assets ¹	1.3%	1.1%	--		
Net interest margin ¹	3.3%	3.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.1%	71.9%	--		
Loss provision to net charge-offs (qtr)	-10000.0%	-2857.1%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
<i>Construction & development</i>	2.9%	9.6%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	10.6%	6.3%	0.0%	0.4%	--
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	6.9%	6.9%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	1.3%	1.0%	0.0%	0.0%	--
<i>Commercial real estate</i>	4.9%	2.3%	0.0%	0.0%	--
<i>Total loans</i>	3.7%	2.5%	0.0%	0.1%	--