CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Banks, Inc.
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RSSD (for Bank Holding Companies): 1118797
Holding Company Docket Number (for Thrift Holding Companies): ----
FDIC Certificate Number (for depository institutions): 12229

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$1,715,159	$1,704,347	Consumer Loans include loans used for personal, family, or household uses including residential mortgages, Home Equity, Loans Held for Sale and Other Consumer loans such as automobile and other similar consumer loans.	Prepayments in the current refinance environment and loan charge-offs within First Bank's 1-4 family residential mortgage loan portfolio on nonperforming loans accounted for a large portion of the decrease in the average balance of consumer loans in March 2009.
b. Average Commercial Loans	$6,847,312	$6,802,131	Commercial Loans include loans for commercial and industrial purposes, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes. These loans include Commercial and Industrial (C&I), Real Estate Construction and Land Acquisition and Development, Small Business, and Commercial Real Estate (CRE).	During March 2009, the average balance on First Bank's C&I and CRE portfolios remained relatively unchanged. The decline in the average commercial loan balance in March 2009 is primarily attributable to the Real Estate Construction and Land Acquisition and Development portfolio, which declined as a result of loan payments, lack of customer demand primarily attributable to overall market conditions, and loan charge-offs on nonperforming credit relationships.
c. Total Loans (sum of lines a and b)	$8,562,471	$8,506,478		

2. General Market Commentary (optional)

First Bank continues to focus on consumer lending. Average home equity loans and 1-4 family residential mortgage loans held for sale increased during March 2009, as compared to February 2009. These increases were offset by a decrease in First Bank's 1-4 family residential mortgage loans held in portfolio, primarily as a result of loan prepayments in the current refinance environment and loan charge-offs. First Bank also sold $63.2 million of 1-4 family residential mortgage loans into the secondary market during the month of March 2009. During the three months ended March 31, 2009, First Bank originated and closed $162.2 million of 1-4 family residential mortgage loans. In addition, First Bank sold $96.7 million of 1-4 family residential mortgage loans into the secondary market during the three months ended March 31, 2009. With respect to First Bank's commercial loan portfolio, the average balance of CRE loans increased slightly during March 2009 (as compared to February 2009) and the average balance of C&I loans decreased slightly during March 2009 (as compared to February 2009). The primary reason for the decrease in the overall average balance of commercial loans was a decline in First Bank's Real Estate Construction and Land Acquisition and Development loan portfolio that primarily resulted from loan payments, lack of customer demand and loan charge-offs on nonperforming credit relationships.