

**CFBANK**

	CPP Disbursement Date 12/05/2008	Cert 28263	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$276	\$273	-1.1%	
Loans	\$237	\$239	1.1%	
<i>Construction &amp; development</i>	\$14	\$15	5.4%	
<i>Closed-end 1-4 family residential</i>	\$36	\$39	7.3%	
<i>Home equity</i>	\$20	\$18	-6.7%	
<i>Credit card</i>	\$0	\$0	34.4%	
<i>Other consumer</i>	\$6	\$6	-4.2%	
<i>Commercial &amp; Industrial</i>	\$41	\$43	5.4%	
<i>Commercial real estate</i>	\$79	\$81	3.1%	
Unused commitments	\$29	\$41	41.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$21	-9.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$3	-28.4%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$250	\$247	-1.0%	
Deposits	\$218	\$213	-2.2%	
Total other borrowings	\$29	\$32	10.2%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$26	\$26	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	9.2%	--	
Tier 1 risk based capital ratio	10.5%	10.8%	--	
Total risk based capital ratio	11.6%	12.0%	--	
Return on equity <sup>1</sup>	3.3%	-19.5%	--	
Return on assets <sup>1</sup>	0.3%	-1.9%	--	
Net interest margin <sup>1</sup>	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	135.4%	36.3%	--	
Loss provision to net charge-offs (qtr)	75.2%	151.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	2.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	17.3%	0.0%	3.9%
<i>Closed-end 1-4 family residential</i>	1.1%	1.6%	0.1%	0.7%
<i>Home equity</i>	0.3%	4.4%	0.7%	1.0%
<i>Credit card</i>	32.3%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.2%	0.7%	0.1%
<i>Commercial &amp; Industrial</i>	0.7%	0.5%	-0.1%	0.5%
<i>Commercial real estate</i>	0.0%	3.7%	0.0%	-0.1%
<i>Total loans</i>	0.8%	4.7%	0.1%	0.7%