

COMMUNITY FIRST BANK

	CPP Disbursement Date 04/03/2009	Cert 34611	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$563	\$561	-0.3%	
Loans	\$432	\$409	-5.4%	
<i>Construction & development</i>	\$58	\$43	-25.1%	
<i>Closed-end 1-4 family residential</i>	\$148	\$129	-13.2%	
<i>Home equity</i>	\$2	\$3	66.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$31	\$27	-14.5%	
<i>Commercial & Industrial</i>	\$47	\$45	-4.0%	
<i>Commercial real estate</i>	\$99	\$114	16.0%	
Unused commitments	\$39	\$36	-7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$63	69.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$42	56.7%	
Cash & balances due	\$16	\$9	-42.6%	
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	\$519	\$510	-1.8%	
Deposits	\$407	\$410	0.8%	
Total other borrowings	\$111	\$98	-11.0%	
FHLB advances	\$111	\$98	-11.0%	
Equity				
Equity capital at quarter end	\$43	\$51	17.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.7%	--	
Tier 1 risk based capital ratio	10.1%	12.0%	--	
Total risk based capital ratio	11.3%	13.3%	--	
Return on equity ¹	9.1%	7.1%	--	
Return on assets ¹	0.7%	0.6%	--	
Net interest margin ¹	3.4%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.4%	39.0%	--	
Loss provision to net charge-offs (qtr)	130.0%	106.8%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.7%	2.0%	0.1%	0.2%
<i>Closed-end 1-4 family residential</i>	5.2%	3.6%	0.3%	0.2%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	1.1%	0.0%
<i>Other consumer</i>	1.2%	1.0%	0.8%	0.1%
<i>Commercial & Industrial</i>	2.0%	2.3%	0.9%	0.3%
<i>Commercial real estate</i>	0.7%	3.9%	0.0%	0.2%
<i>Total loans</i>	2.7%	3.1%	0.3%	0.2%