

**COMMUNITY FIRST BANCSHARES, INC.**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2754585	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,054	\$1,018	-3.4%	
Loans	\$785	\$735	-6.4%	
<i>Construction &amp; development</i>	\$98	\$87	-11.6%	
<i>Closed-end 1-4 family residential</i>	\$251	\$236	-5.8%	
<i>Home equity</i>	\$10	\$8	-22.0%	
<i>Credit card</i>	\$1	\$1	-13.1%	
<i>Other consumer</i>	\$37	\$23	-38.3%	
<i>Commercial &amp; Industrial</i>	\$115	\$114	-0.7%	
<i>Commercial real estate</i>	\$206	\$188	-8.8%	
Unused commitments	\$68	\$78	13.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$96	\$107	11.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$77	\$68	-12.7%	
Cash & balances due	\$11	\$18	71.9%	
<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>	\$944	\$901	-4.6%	
Deposits	\$801	\$768	-4.1%	
Total other borrowings	\$139	\$128	-7.6%	
FHLB advances	\$139	\$128	-7.6%	
<b>Equity</b>				
Equity capital at quarter end	\$110	\$117	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	10.7%	--	
Tier 1 risk based capital ratio	13.1%	14.7%	--	
Total risk based capital ratio	14.4%	15.9%	--	
Return on equity <sup>1</sup>	-32.1%	4.2%	--	
Return on assets <sup>1</sup>	-3.4%	0.5%	--	
Net interest margin <sup>1</sup>	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	36.0%	37.4%	--	
Loss provision to net charge-offs (qtr)	71.2%	102.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
<i>Construction &amp; development</i>	5.6%	13.2%	2.9%	0.2%
<i>Closed-end 1-4 family residential</i>	3.3%	4.4%	0.4%	0.1%
<i>Home equity</i>	0.0%	0.2%	0.3%	0.0%
<i>Credit card</i>	0.0%	0.0%	11.9%	3.5%
<i>Other consumer</i>	0.8%	0.5%	0.2%	0.5%
<i>Commercial &amp; Industrial</i>	8.4%	7.6%	0.7%	1.3%
<i>Commercial real estate</i>	8.5%	2.8%	0.1%	0.1%
<i>Total loans</i>	5.5%	5.2%	0.9%	0.3%