

**BANKFIRST CAPITAL CORPORATION**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1247455	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$723	\$697	-3.6%	
Loans	\$504	\$505	0.3%	
<i>Construction &amp; development</i>	\$81	\$83	2.5%	
<i>Closed-end 1-4 family residential</i>	\$98	\$103	4.6%	
<i>Home equity</i>	\$27	\$23	-15.2%	
<i>Credit card</i>	\$2	\$2	6.3%	
<i>Other consumer</i>	\$16	\$15	-7.4%	
<i>Commercial &amp; Industrial</i>	\$60	\$50	-17.1%	
<i>Commercial real estate</i>	\$157	\$168	6.6%	
Unused commitments	\$64	\$62	-3.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$65	\$49	-24.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$60	\$59	-1.9%	
Cash & balances due	\$39	\$38	-3.3%	
<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>	\$672	\$642	-4.4%	
Deposits	\$608	\$581	-4.5%	
Total other borrowings	\$61	\$59	-2.9%	
FHLB advances	\$54	\$46	-14.6%	
<b>Equity</b>				
Equity capital at quarter end	\$51	\$55	7.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.9%	7.6%	--	
Tier 1 risk based capital ratio	9.8%	10.6%	--	
Total risk based capital ratio	10.9%	11.7%	--	
Return on equity <sup>1</sup>	-15.4%	9.2%	--	
Return on assets <sup>1</sup>	-1.1%	0.7%	--	
Net interest margin <sup>1</sup>	3.3%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.1%	254.3%	--	
Loss provision to net charge-offs (qtr)	124.8%	40.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.0%	1.9%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
<i>Construction &amp; development</i>	6.3%	1.3%	2.1%	0.2%
<i>Closed-end 1-4 family residential</i>	0.6%	0.3%	0.6%	0.0%
<i>Home equity</i>	0.0%	1.6%	0.0%	1.2%
<i>Credit card</i>	0.3%	0.0%	1.0%	0.7%
<i>Other consumer</i>	0.1%	0.0%	0.8%	0.6%
<i>Commercial &amp; Industrial</i>	0.4%	0.1%	0.9%	3.2%
<i>Commercial real estate</i>	0.4%	0.3%	0.4%	0.1%
<i>Total loans</i>	1.3%	0.5%	0.8%	0.5%