

**ALLIED FIRST BANCORP, INC.**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3051580	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$125	\$121	-3.4%	
<b>Loans</b>	\$92	\$78	-15.2%	
<i>Construction &amp; development</i>	\$3	\$0	-83.6%	
<i>Closed-end 1-4 family residential</i>	\$35	\$35	0.4%	
<i>Home equity</i>	\$20	\$16	-19.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-22.3%	
<i>Commercial &amp; Industrial</i>	\$15	\$11	-29.2%	
<i>Commercial real estate</i>	\$10	\$10	0.5%	
Unused commitments	\$18	\$16	-13.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$3	-13.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$9	-35.5%	
Cash & balances due	\$4	\$20	364.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$24	\$15	-36.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$20	\$12	-37.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$117	\$115	-1.8%	
Deposits	\$111	\$110	-0.5%	
Total other borrowings	\$6	\$4	-27.3%	
FHLB advances	\$6	\$4	-27.3%	
<b>Equity</b>				
Equity capital at quarter end	\$9	\$7	-24.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.0%	4.4%	--	
Tier 1 risk based capital ratio	9.0%	7.1%	--	
Total risk based capital ratio	10.2%	8.4%	--	
Return on equity <sup>1</sup>	8.6%	-10.6%	--	
Return on assets <sup>1</sup>	0.6%	-0.6%	--	
Net interest margin <sup>1</sup>	4.4%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.5%	54.3%	--	
Loss provision to net charge-offs (qtr)	120.3%	6.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	6.1%	4.8%	0.0%	0.7%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.9%	2.1%	0.0%	0.6%
<i>Commercial &amp; Industrial</i>	11.4%	13.3%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	4.9%	4.1%	0.2%	0.4%