

AMFIRST FINANCIAL SERVICES, INC.

	CPP Disbursement Date 08/21/2009	RSSD (Holding Company) 1059676	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$237	\$250	5.2%	
Loans	\$172	\$184	6.7%	
<i>Construction & development</i>	\$6	\$10	66.5%	
<i>Closed-end 1-4 family residential</i>	\$12	\$16	29.1%	
<i>Home equity</i>	\$2	\$2	-11.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	16.3%	
<i>Commercial & Industrial</i>	\$27	\$22	-19.1%	
<i>Commercial real estate</i>	\$41	\$43	4.5%	
Unused commitments	\$50	\$54	7.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$19	89.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$21	-3.7%	
Cash & balances due	\$14	\$9	-36.2%	
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	\$213	\$226	6.2%	
Deposits	\$204	\$209	2.4%	
Total other borrowings	\$7	\$16	112.7%	
FHLB advances	\$7	\$16	112.7%	
Equity				
Equity capital at quarter end	\$25	\$24	-3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	9.9%	--	
Tier 1 risk based capital ratio	13.1%	12.7%	--	
Total risk based capital ratio	14.3%	14.0%	--	
Return on equity ¹	10.2%	17.5%	--	
Return on assets ¹	1.1%	1.7%	--	
Net interest margin ¹	4.9%	4.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	100.1%	1026.0%	--	
Loss provision to net charge-offs (qtr)	47.7%	103.7%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	9.6%	0.0%	0.9%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	0.1%	0.0%	0.0%
<i>Home equity</i>	7.6%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.6%	1.7%	0.6%	0.2%
<i>Commercial & Industrial</i>	6.8%	0.7%	0.7%	0.3%
<i>Commercial real estate</i>	0.2%	0.0%	0.0%	0.0%
<i>Total loans</i>	1.7%	0.1%	0.2%	0.1%