

CITY FIRST ENTERPRISES, INC.

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$225	\$214	-5.2%	
Loans	\$144	\$157	9.0%	
Construction & development	\$16	\$28	73.5%	
Closed-end 1-4 family residential	\$11	\$11	-4.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-14.3%	
Commercial & Industrial	\$11	\$7	-36.7%	
Commercial real estate	\$57	\$60	5.5%	
Unused commitments	\$29	\$39	35.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$24	-13.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$17	-4.4%	
Cash & balances due	\$9	\$11	18.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$196	\$182	-7.0%	
Deposits	\$183	\$171	-6.4%	
Total other borrowings	\$11	\$8	-27.9%	
FHLB advances	\$0	\$5		
Equity				
Equity capital at quarter end	\$30	\$31	6.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.9%	14.4%	--	
Tier 1 risk based capital ratio	17.6%	18.6%	--	
Total risk based capital ratio	18.9%	19.8%	--	
Return on equity ¹	0.3%	1.9%	--	
Return on assets ¹	0.0%	0.3%	--	
Net interest margin ¹	4.4%	4.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	77.3%	82.0%	--	
Loss provision to net charge-offs (qtr)	-405.4%	147.1%	--	
Net charge-offs to average loans and leases ¹	-0.2%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	7.5%	5.2%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	2.4%	0.0%	0.0%
Commercial real estate	4.0%	5.6%	0.0%	0.0%
Total loans	3.9%	3.3%	0.0%	0.0%