

SOUTHFIRST BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	06/12/2009	30433	1	
Selected balance and off-balance sheet items	2012	2013	%chg from prev	
	\$ millions	\$ millions		
Assets		\$99		
Loans		\$71		
<i>Construction & development</i>		\$6		
<i>Closed-end 1-4 family residential</i>		\$39		
<i>Home equity</i>		\$5		
<i>Credit card</i>		\$0		
<i>Other consumer</i>		\$1		
<i>Commercial & Industrial</i>		\$1		
<i>Commercial real estate</i>		\$16		
Unused commitments		\$12		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$3		
Asset-backed securities		\$0		
Other securities		\$2		
Cash & balances due		\$16		
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>		\$0		
<i>Open-end HELOC originated for sale (quarter)</i>		\$0		
<i>Closed-end mortgage originations sold (quarter)</i>		\$0		
<i>Open-end HELOC originations sold (quarter)</i>		\$0		
Liabilities		\$89		
Deposits		\$86		
Total other borrowings		\$2		
FHLB advances		\$2		
Equity				
Equity capital at quarter end		\$9		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		NA
Performance Ratios				
Tier 1 leverage ratio		9.6%		--
Tier 1 risk based capital ratio		14.8%		--
Total risk based capital ratio		16.0%		--
Return on equity ¹		10.0%		--
Return on assets ¹		0.9%		--
Net interest margin ¹		4.0%		--
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		76.9%		--
Loss provision to net charge-offs (qtr)		-266.7%		--
Net charge-offs to average loans and leases ¹		-0.1%		--
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>		8.0%		0.8%
<i>Closed-end 1-4 family residential</i>		2.0%		-0.1%
<i>Home equity</i>		0.0%		0.0%
<i>Credit card</i>		0.0%		0.0%
<i>Other consumer</i>		0.1%		0.0%
<i>Commercial & Industrial</i>		0.0%		0.0%
<i>Commercial real estate</i>		1.4%		0.0%
<i>Total loans</i>		2.3%		0.0%