

ALLIED FIRST BANCORP, INC.

| | CPP Disbursement Date 04/24/2009 | RSSD (Holding Company) 3051580 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$158 | \$165 | 4.1% | |
| Loans | \$128 | \$126 | -1.5% | |
| <i>Construction & development</i> | \$6 | \$4 | -29.9% | |
| <i>Closed-end 1-4 family residential</i> | \$48 | \$47 | -1.3% | |
| <i>Home equity</i> | \$28 | \$28 | -2.3% | |
| <i>Credit card</i> | \$0 | \$0 | | |
| <i>Other consumer</i> | \$17 | \$12 | -27.0% | |
| <i>Commercial & Industrial</i> | \$19 | \$23 | 18.2% | |
| <i>Commercial real estate</i> | \$11 | \$13 | 20.1% | |
| Unused commitments | \$25 | \$22 | -11.1% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$13 | \$21 | 58.4% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$0 | \$0 | | |
| Cash & balances due | \$4 | \$3 | -29.8% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$18 | \$43 | 140.1% | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$14 | \$37 | 166.5% | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$147 | \$153 | 4.3% | |
| Deposits | \$107 | \$117 | 9.1% | |
| Total other borrowings | \$40 | \$36 | -8.9% | |
| FHLB advances | \$40 | \$36 | -8.9% | |
| Equity | | | | |
| Equity capital at quarter end | \$11 | \$11 | 2.3% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$2 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 7.2% | 7.3% | -- | |
| Tier 1 risk based capital ratio | 8.9% | 9.3% | -- | |
| Total risk based capital ratio | 10.2% | 10.6% | -- | |
| Return on equity ¹ | -14.9% | -8.8% | -- | |
| Return on assets ¹ | -1.1% | -0.7% | -- | |
| Net interest margin ¹ | 2.4% | 2.5% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 108.9% | 44.7% | -- | |
| Loss provision to net charge-offs (qtr) | 2503.6% | 132.6% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.1% | 1.6% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 0.0% | 62.6% | 0.0% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 1.1% | 1.2% | 0.0% | 0.7% |
| <i>Home equity</i> | 0.0% | 1.5% | 0.0% | 0.0% |
| <i>Credit card</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Other consumer</i> | 4.0% | 7.5% | 0.1% | 0.7% |
| <i>Commercial & Industrial</i> | 2.8% | 7.2% | 0.1% | 0.7% |
| <i>Commercial real estate</i> | 0.0% | 0.0% | 0.0% | 0.0% |
| <i>Total loans</i> | 1.3% | 4.7% | 0.0% | 0.4% |