

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				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$251	\$258	2.8%	
Loans	\$209	\$200	-4.5%	
Construction & development	\$42	\$29	-31.0%	
Closed-end 1-4 family residential	\$14	\$13	-0.7%	
Home equity	\$2	\$2	23.0%	
Credit card	\$0	\$0		
Other consumer	\$16	\$15	-5.8%	
Commercial & Industrial	\$27	\$28	5.8%	
Commercial real estate	\$46	\$42	-7.6%	
Unused commitments	\$45	\$42	-8.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$17	-8.9%	
Cash & balances due	\$6	\$7	17.5%	
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	\$229	\$236	2.9%	
Deposits	\$205	\$216	5.5%	
Total other borrowings	\$23	\$18	-21.4%	
FHLB advances	\$23	\$18	-18.9%	
Equity				
Equity capital at quarter end	\$22	\$22	2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.3%	--	
Tier 1 risk based capital ratio	9.0%	10.1%	--	
Total risk based capital ratio	10.3%	11.3%	--	
Return on equity ¹	-2.2%	-4.2%	--	
Return on assets ¹	-0.2%	-0.4%	--	
Net interest margin ¹	3.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.6%	46.6%	--	
Loss provision to net charge-offs (qtr)	4.1%	682.4%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	8.1%	21.9%	0.7%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.8%
Home equity	0.0%	10.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.4%	0.0%	0.0%
Commercial & Industrial	0.2%	1.9%	0.1%	0.2%
Commercial real estate	0.8%	0.0%	0.0%	0.0%
Total loans	2.0%	3.7%	0.2%	0.1%