

BANKFIRST CAPITAL CORPORATION

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1247455	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$662	\$723	9.2%	
Loans	\$523	\$504	-3.7%	
<i>Construction & development</i>	\$79	\$81	3.0%	
<i>Closed-end 1-4 family residential</i>	\$114	\$98	-14.1%	
<i>Home equity</i>	\$30	\$27	-8.0%	
<i>Credit card</i>	\$2	\$2	8.2%	
<i>Other consumer</i>	\$16	\$16	0.1%	
<i>Commercial & Industrial</i>	\$65	\$60	-7.7%	
<i>Commercial real estate</i>	\$148	\$157	6.6%	
Unused commitments	\$84	\$64	-23.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$65	243.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$60	-10.9%	
Cash & balances due	\$14	\$39	184.8%	
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	\$615	\$672	9.3%	
Deposits	\$539	\$608	12.9%	
Total other borrowings	\$74	\$61	-17.3%	
FHLB advances	\$61	\$54	-11.2%	
Equity				
Equity capital at quarter end	\$47	\$51	8.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	6.9%	--	
Tier 1 risk based capital ratio	9.1%	9.8%	--	
Total risk based capital ratio	10.1%	10.9%	--	
Return on equity ¹	2.0%	-15.4%	--	
Return on assets ¹	0.1%	-1.1%	--	
Net interest margin ¹	3.0%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	129.4%	82.1%	--	
Loss provision to net charge-offs (qtr)	147.1%	124.8%	--	
Net charge-offs to average loans and leases ¹	0.8%	3.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.8%	6.3%	0.6%	2.1%
<i>Closed-end 1-4 family residential</i>	1.9%	0.6%	0.2%	0.6%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.3%	0.1%	1.0%
<i>Other consumer</i>	0.1%	0.1%	0.4%	0.8%
<i>Commercial & Industrial</i>	0.3%	0.4%	0.3%	0.9%
<i>Commercial real estate</i>	0.2%	0.4%	0.1%	0.4%
<i>Total loans</i>	0.7%	1.3%	0.2%	0.8%