

COMMUNITY 1ST BANK

	CPP Disbursement Date 01/16/2009	Cert 58191	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$128	\$154	20.5%	
Loans	\$83	\$78	-5.9%	
<i>Construction & development</i>	\$14	\$10	-29.7%	
<i>Closed-end 1-4 family residential</i>	\$2	\$2	-34.8%	
<i>Home equity</i>	\$1	\$1	-14.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$2	220.5%	
<i>Commercial & Industrial</i>	\$14	\$10	-30.2%	
<i>Commercial real estate</i>	\$49	\$52	6.9%	
Unused commitments	\$17	\$11	-37.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$60	63.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$1	\$11	765.5%	
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	\$113	\$138	22.3%	
Deposits	\$103	\$131	26.5%	
Total other borrowings	\$8	\$6	-25.0%	
FHLB advances	\$8	\$5	-39.4%	
Equity				
Equity capital at quarter end	\$15	\$16	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	11.8%	9.9%	--	
Tier 1 risk based capital ratio	15.4%	17.6%	--	
Total risk based capital ratio	16.7%	18.9%	--	
Return on equity ¹	-13.5%	-28.7%	--	
Return on assets ¹	-1.8%	-3.1%	--	
Net interest margin ¹	4.3%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	24.9%	--	
Loss provision to net charge-offs (qtr)	112.2%	167.7%	--	
Net charge-offs to average loans and leases ¹	1.8%	4.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	61.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	10.8%	5.8%	0.0%
<i>Commercial & Industrial</i>	0.0%	4.2%	0.0%	1.0%
<i>Commercial real estate</i>	0.0%	7.0%	0.4%	1.5%
<i>Total loans</i>	0.0%	13.0%	0.4%	1.1%