

M&F BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$271	\$274	0.9%	
Loans	\$208	\$210	0.8%	
<i>Construction & development</i>	\$8	\$17	115.6%	
<i>Closed-end 1-4 family residential</i>	\$41	\$38	-6.4%	
<i>Home equity</i>	\$4	\$4	0.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$1	-52.5%	
<i>Commercial & Industrial</i>	\$9	\$9	-4.8%	
<i>Commercial real estate</i>	\$134	\$126	-5.8%	
Unused commitments	\$23	\$24	6.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$10	-35.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$8	-53.8%	
Cash & balances due	\$5	\$7	49.3%	
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	\$247	\$241	-2.4%	
Deposits	\$217	\$228	5.2%	
Total other borrowings	\$25	\$8	-68.4%	
FHLB advances	\$24	\$8	-68.2%	
Equity				
Equity capital at quarter end	\$24	\$33	34.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	11.3%	--	
Tier 1 risk based capital ratio	9.8%	12.9%	--	
Total risk based capital ratio	11.1%	14.1%	--	
Return on equity ¹	-6.8%	1.0%	--	
Return on assets ¹	-0.6%	0.1%	--	
Net interest margin ¹	4.4%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.3%	37.6%	--	
Loss provision to net charge-offs (qtr)	208.4%	99.8%	--	
Net charge-offs to average loans and leases ¹	0.6%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	12.7%	4.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	4.5%	5.7%	0.1%	0.0%
<i>Home equity</i>	5.1%	1.4%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.0%	2.0%	0.2%
<i>Commercial & Industrial</i>	2.6%	14.7%	0.0%	9.0%
<i>Commercial real estate</i>	1.0%	4.1%	0.1%	0.1%
<i>Total loans</i>	2.2%	4.5%	0.2%	0.5%