

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$166	\$136	-18.0%	
Loans	\$128	\$105	-17.7%	
Construction & development	\$4	\$2	-49.1%	
Closed-end 1-4 family residential	\$50	\$37	-26.7%	
Home equity	\$25	\$23	-7.8%	
Credit card	\$0	\$0		
Other consumer	\$9	\$4	-54.1%	
Commercial & Industrial	\$23	\$18	-20.3%	
Commercial real estate	\$17	\$15	-10.8%	
Unused commitments	\$19	\$17	-10.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$15	-24.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$4	2.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$62	\$19	-69.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$62	\$17	-72.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$154	\$128	-17.0%	
Deposits	\$137	\$118	-13.9%	
Total other borrowings	\$16	\$9	-47.7%	
FHLB advances	\$16	\$9	-47.7%	
Equity				
Equity capital at quarter end	\$12	\$8	-29.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	6.0%	--	
Tier 1 risk based capital ratio	9.9%	8.8%	--	
Total risk based capital ratio	11.2%	10.1%	--	
Return on equity ¹	2.6%	24.5%	--	
Return on assets ¹	0.2%	1.4%	--	
Net interest margin ¹	2.8%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	42.7%	71.3%	--	
Loss provision to net charge-offs (qtr)	93.2%	128.7%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	62.2%	0.0%	2.2%	0.0%
Closed-end 1-4 family residential	1.5%	2.6%	0.1%	0.5%
Home equity	0.9%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	5.1%	14.2%	2.1%	1.7%
Commercial & Industrial	3.1%	11.3%	0.0%	0.1%
Commercial real estate	4.9%	0.0%	0.0%	0.0%
Total loans	4.2%	3.5%	0.3%	0.3%