

COMMUNITY 1ST BANK

	CPP Disbursement Date 01/16/2009	Cert 58191	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$155	\$183	18.1%	
Loans	\$70	\$73	4.3%	
Construction & development	\$5	\$6	7.1%	
Closed-end 1-4 family residential	\$1	\$2	29.5%	
Home equity	\$1	\$2	23.7%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	17.1%	
Commercial & Industrial	\$8	\$9	16.0%	
Commercial real estate	\$51	\$51	-1.5%	
Unused commitments	\$9	\$11	22.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$62	\$101	61.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$1		
Cash & balances due	\$15	\$3	-79.8%	
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	\$140	\$162	16.0%	
Deposits	\$138	\$153	10.6%	
Total other borrowings	\$1	\$8	736.0%	
FHLB advances	\$1	\$8	730.0%	
Equity				
Equity capital at quarter end	\$15	\$20	38.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	11.1%	--	
Tier 1 risk based capital ratio	17.9%	20.4%	--	
Total risk based capital ratio	19.1%	21.7%	--	
Return on equity ¹	-5.9%	-24.2%	--	
Return on assets ¹	-0.6%	-2.9%	--	
Net interest margin ¹	3.5%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	27.0%	31.2%	--	
Loss provision to net charge-offs (qtr)	17.8%	130.5%	--	
Net charge-offs to average loans and leases ¹	4.1%	5.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	33.0%	21.5%	1.3%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	7.8%	6.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.4%	0.0%	1.1%	0.0%
Commercial real estate	4.9%	9.1%	1.3%	2.0%
Total loans	6.7%	8.2%	1.2%	1.4%