

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$136	\$125	-8.0%	
Loans	\$105	\$92	-12.4%	
Construction & development	\$2	\$3	37.4%	
Closed-end 1-4 family residential	\$37	\$35	-5.3%	
Home equity	\$23	\$20	-12.4%	
Credit card	\$0	\$0		
Other consumer	\$4	\$3	-20.0%	
Commercial & Industrial	\$18	\$15	-17.7%	
Commercial real estate	\$15	\$10	-32.1%	
Unused commitments	\$17	\$18	6.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$3	-79.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$14		
Cash & balances due	\$4	\$4	18.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$19	\$24	28.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$17	\$20	16.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$128	\$117	-8.6%	
Deposits	\$118	\$111	-6.2%	
Total other borrowings	\$9	\$6	-35.3%	
FHLB advances	\$9	\$6	-35.3%	
Equity				
Equity capital at quarter end	\$8	\$9	0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.0%	6.0%	--	
Tier 1 risk based capital ratio	8.8%	9.0%	--	
Total risk based capital ratio	10.1%	10.2%	--	
Return on equity ¹	24.5%	3.3%	--	
Return on assets ¹	1.4%	0.2%	--	
Net interest margin ¹	3.3%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.3%	37.5%	--	
Loss provision to net charge-offs (qtr)	128.7%	120.3%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.6%	6.1%	0.5%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	14.2%	1.9%	1.7%	0.0%
Commercial & Industrial	11.3%	11.4%	0.1%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	3.5%	4.9%	0.3%	0.2%