

**CFBANK**

	CPP Disbursement Date 12/05/2008	Cert 28263	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$250	\$209	-16.1%	
Loans	\$159	\$160	0.3%	
Construction & development	\$5	\$5	-15.8%	
Closed-end 1-4 family residential	\$25	\$47	82.9%	
Home equity	\$15	\$13	-12.7%	
Credit card	\$0	\$0	7.0%	
Other consumer	\$0	\$0	-2.6%	
Commercial & Industrial	\$26	\$25	-2.5%	
Commercial real estate	\$60	\$48	-19.1%	
Unused commitments	\$22	\$21	-3.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$19	\$11	-39.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$6		
Cash & balances due	\$5	\$23	338.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$236	\$186	-21.0%	
Deposits	\$218	\$174	-20.2%	
Total other borrowings	\$16	\$10	-36.5%	
FHLB advances	\$0	\$10		
<b>Equity</b>				
Equity capital at quarter end	\$14	\$23	66.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$13	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	5.4%	11.0%	--	
Tier 1 risk based capital ratio	9.0%	14.3%	--	
Total risk based capital ratio	10.3%	15.5%	--	
Return on equity <sup>1</sup>	-33.1%	-4.7%	--	
Return on assets <sup>1</sup>	-1.9%	-0.5%	--	
Net interest margin <sup>1</sup>	2.3%	2.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.6%	82.7%	--	
Loss provision to net charge-offs (qtr)	120.3%	47.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.3%	1.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.9%	1.7%	0.4%	0.2%
Home equity	1.1%	0.1%	0.6%	0.5%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.2%	2.8%	0.5%	0.0%
Commercial real estate	3.9%	5.7%	1.1%	0.0%
Total loans	5.2%	4.0%	0.7%	0.3%