

**COMMUNITY FIRST BANCSHARES, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2754585	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>	\$500	\$511	2.0%	
Loans	\$387	\$377	-2.5%	
Construction & development	\$53	\$48	-8.9%	
Closed-end 1-4 family residential	\$119	\$112	-6.1%	
Home equity	\$4	\$3	-31.2%	
Credit card	\$1	\$1	3.8%	
Other consumer	\$11	\$11	-8.2%	
Commercial & Industrial	\$80	\$82	1.8%	
Commercial real estate	\$97	\$96	-1.1%	
Unused commitments	\$41	\$54	32.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$34	-6.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$15	-12.4%	
Cash & balances due	\$13	\$46	255.5%	
<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>	\$439	\$457	3.9%	
Deposits	\$384	\$401	4.3%	
Total other borrowings	\$53	\$53	-0.2%	
FHLB advances	\$53	\$53	-0.2%	
<b>Equity</b>				
Equity capital at quarter end	\$61	\$54	-11.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.9%	9.1%	--	
Tier 1 risk based capital ratio	13.8%	12.1%	--	
Total risk based capital ratio	15.0%	13.4%	--	
Return on equity <sup>1</sup>	3.1%	-18.5%	--	
Return on assets <sup>1</sup>	0.4%	-2.0%	--	
Net interest margin <sup>1</sup>	3.9%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	29.1%	45.4%	--	
Loss provision to net charge-offs (qtr)	151.9%	412.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.6%	--	
<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	17.1%	15.1%	0.3%	0.0%
Closed-end 1-4 family residential	4.7%	9.5%	0.1%	0.2%
Home equity	0.4%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	3.5%	0.0%
Other consumer	0.3%	0.2%	0.3%	0.3%
Commercial & Industrial	5.4%	0.8%	0.0%	0.0%
Commercial real estate	5.3%	4.5%	0.0%	0.1%
Total loans	6.7%	6.5%	0.1%	0.3%