

COMMUNITY FIRST, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3108194	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$616	\$509	-17.3%	
Loans	\$440	\$308	-30.0%	
Construction & development	\$58	\$37	-36.8%	
Closed-end 1-4 family residential	\$115	\$89	-22.8%	
Home equity	\$36	\$25	-29.4%	
Credit card	\$0	\$0		
Other consumer	\$5	\$3	-30.1%	
Commercial & Industrial	\$38	\$27	-29.1%	
Commercial real estate	\$160	\$108	-32.6%	
Unused commitments	\$29	\$18	-37.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$30	\$33	10.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$34	\$37	9.8%	
Cash & balances due	\$73	\$94	29.4%	
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	\$582	\$473	-18.8%	
Deposits	\$556	\$450	-19.1%	
Total other borrowings	\$23	\$20	-13.0%	
FHLB advances	\$16	\$13	-18.8%	
Equity				
Equity capital at quarter end	\$33	\$36	8.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.9%	6.5%	--	
Tier 1 risk based capital ratio	7.2%	11.4%	--	
Total risk based capital ratio	8.5%	12.7%	--	
Return on equity ¹	-66.9%	29.4%	--	
Return on assets ¹	-3.9%	1.9%	--	
Net interest margin ¹	3.7%	3.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	47.9%	39.1%	--	
Loss provision to net charge-offs (qtr)	118.6%	0.0%	--	
Net charge-offs to average loans and leases ¹	3.7%	2.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	29.1%	39.5%	3.9%	0.2%
Closed-end 1-4 family residential	7.9%	5.0%	0.5%	0.1%
Home equity	0.1%	2.5%	1.9%	0.8%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.7%	0.3%	0.0%	0.0%
Commercial & Industrial	2.3%	1.0%	0.7%	0.3%
Commercial real estate	3.5%	1.7%	0.0%	1.2%
Total loans	9.3%	8.1%	1.0%	0.6%