

SECURITY FEDERAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1253773	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets				
Loans		\$890		
Construction & development		\$409		
Closed-end 1-4 family residential		\$61		
Home equity		\$127		
Credit card		\$29		
Other consumer		\$2		
Commercial & Industrial		\$6		
Commercial real estate		\$8		
		\$163		
Unused commitments		\$41		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$266		
Asset-backed securities		\$0		
Other securities		\$165		
Cash & balances due		\$10		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities				
Deposits		\$801		
Total other borrowings		\$681		
FHLB advances		\$115		
		\$105		
Equity				
Equity capital at quarter end		\$90		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		9.1%	--	
Tier 1 risk based capital ratio		19.5%	--	
Total risk based capital ratio		20.7%	--	
Return on equity ¹		2.9%	--	
Return on assets ¹		0.3%	--	
Net interest margin ¹		2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		61.5%	--	
Loss provision to net charge-offs (qtr)		74.3%	--	
Net charge-offs to average loans and leases ¹		1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development		7.7%		0.6%
Closed-end 1-4 family residential		5.3%		0.3%
Home equity		1.1%		0.0%
Credit card		0.0%		0.8%
Other consumer		0.3%		0.5%
Commercial & Industrial		1.1%		7.9%
Commercial real estate		4.0%		0.5%
Total loans		4.5%		0.6%