

**CITY FIRST ENTERPRISES, INC.**

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$214	\$241	12.6%	
Loans	\$157	\$171	9.4%	
Construction & development	\$28	\$49	74.4%	
Closed-end 1-4 family residential	\$11	\$10	-2.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0	50.0%	
Commercial & Industrial	\$7	\$9	31.4%	
Commercial real estate	\$60	\$49	-18.3%	
Unused commitments	\$39	\$44	11.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$22	-9.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$21	18.2%	
Cash & balances due	\$11	\$7	-32.6%	
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		
<b>Liabilities</b>	\$182	\$208	14.0%	
Deposits	\$171	\$191	11.6%	
Total other borrowings	\$8	\$14	69.4%	
FHLB advances	\$5	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$31	\$33	4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	14.4%	14.1%	--	
Tier 1 risk based capital ratio	18.6%	17.4%	--	
Total risk based capital ratio	19.8%	18.7%	--	
Return on equity <sup>1</sup>	1.9%	10.0%	--	
Return on assets <sup>1</sup>	0.3%	1.4%	--	
Net interest margin <sup>1</sup>	4.4%	5.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.0%	50.5%	--	
Loss provision to net charge-offs (qtr)	147.1%	60.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	2.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	5.2%	2.9%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	2.4%	0.0%	0.0%	1.7%
Commercial real estate	5.6%	10.5%	0.0%	1.9%
Total loans	3.3%	5.0%	0.0%	0.7%