

COMMUNITY FIRST BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2754585	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$491	\$504	2.7%	
Loans	\$379	\$399	5.2%	
Construction & development	\$61	\$70	15.5%	
Closed-end 1-4 family residential	\$112	\$120	7.2%	
Home equity	\$3	\$5	75.9%	
Credit card	\$1	\$1	13.0%	
Other consumer	\$3	\$3	-4.9%	
Commercial & Industrial	\$85	\$80	-6.0%	
Commercial real estate	\$92	\$89	-3.0%	
Unused commitments	\$71	\$64	-10.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$33	-0.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$14	-16.4%	
Cash & balances due	\$33	\$29	-9.7%	
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	\$438	\$448	2.3%	
Deposits	\$398	\$406	2.2%	
Total other borrowings	\$37	\$38	2.3%	
FHLB advances	\$37	\$38	2.3%	
Equity				
Equity capital at quarter end	\$54	\$57	5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	10.4%	--	
Tier 1 risk based capital ratio	12.3%	12.8%	--	
Total risk based capital ratio	13.6%	14.1%	--	
Return on equity ¹	2.0%	2.6%	--	
Return on assets ¹	0.2%	0.3%	--	
Net interest margin ¹	4.1%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.6%	62.7%	--	
Loss provision to net charge-offs (qtr)	2500.0%	23.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	9.7%	1.4%	0.0%	0.4%
Closed-end 1-4 family residential	8.5%	6.8%	0.1%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	1.4%
Other consumer	3.6%	1.0%	0.0%	0.1%
Commercial & Industrial	0.3%	0.0%	0.0%	0.2%
Commercial real estate	4.1%	3.7%	0.0%	1.5%
Total loans	5.3%	3.1%	0.0%	0.5%