

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$447	\$441	-1.2%	
Loans	\$274	\$257	-6.3%	
Construction & development	\$30	\$26	-14.1%	
Closed-end 1-4 family residential	\$88	\$86	-3.0%	
Home equity	\$23	\$17	-23.8%	
Credit card	\$0	\$0		
Other consumer	\$3	\$4	4.3%	
Commercial & Industrial	\$22	\$15	-34.4%	
Commercial real estate	\$89	\$92	2.7%	
Unused commitments	\$16	\$23	40.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$42	\$74	75.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$17	-56.0%	
Cash & balances due	\$54	\$58	8.1%	
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	\$411	\$401	-2.4%	
Deposits	\$408	\$399	-2.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$36	\$40	12.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	9.3%	--	
Tier 1 risk based capital ratio	13.4%	15.1%	--	
Total risk based capital ratio	14.7%	16.3%	--	
Return on equity ¹	11.3%	8.1%	--	
Return on assets ¹	0.9%	0.7%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	44.3%	59.8%	--	
Loss provision to net charge-offs (qtr)	-369.6%	-29.7%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.1%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	37.7%	20.2%	0.0%	0.0%
Closed-end 1-4 family residential	1.0%	0.4%	0.0%	0.2%
Home equity	1.0%	0.5%	0.0%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	8.0%	0.0%	0.2%	2.5%
Commercial real estate	2.2%	1.7%	0.1%	0.0%
Total loans	6.6%	3.4%	0.0%	0.3%