

**M&F BANCORP, INC.**

	Disbursement Date 08/20/2010	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2014</b> \$ millions	<b>2015</b> \$ millions	%chg from prev		
<b>Assets</b>	\$298	\$298	-0.1%		
Loans	\$175	\$165	-5.8%		
Construction & development	\$9	\$15	57.7%		
Closed-end 1-4 family residential	\$22	\$19	-14.8%		
Home equity	\$2	\$2	-24.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-37.7%		
Commercial & Industrial	\$8	\$8	1.5%		
Commercial real estate	\$125	\$112	-10.0%		
Unused commitments	\$25	\$22	-11.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$56	\$41	-27.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$39	192.2%		
Cash & balances due	\$36	\$35	-1.8%		
<b>Residential mortgage originations</b>					
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>	\$263	\$262	-0.1%		
Deposits	\$256	\$255	-0.6%		
Total other borrowings	\$1	\$1	19.6%		
FHLB advances	\$1	\$1	-3.6%		
<b>Equity</b>					
Equity capital at quarter end	\$36	\$36	0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	11.5%	12.4%	--		
Tier 1 risk based capital ratio	17.2%	18.8%	--		
Total risk based capital ratio	18.5%	20.1%	--		
Return on equity <sup>1</sup>	0.9%	-0.4%	--		
Return on assets <sup>1</sup>	0.1%	0.0%	--		
Net interest margin <sup>1</sup>	3.9%	3.5%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.5%	63.9%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2014</b>	<b>2015</b>	<b>2014</b>	<b>2015</b>	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	20.3%	13.1%	0.0%	0.0%	--
Home equity	7.1%	3.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.5%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	3.5%	2.6%	0.0%	0.0%	--
Total loans	5.1%	3.3%	0.0%	0.0%	--