

CITY FIRST BANK OF D C NA

	Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$262	\$257	-2.0%		
Loans	\$135	\$167	23.6%		
<i>Construction & development</i>	\$14	\$29	106.5%		
<i>Closed-end 1-4 family residential</i>	\$7	\$8	14.1%		
<i>Home equity</i>	\$0	\$0			
<i>Credit card</i>	\$0	\$0			
<i>Other consumer</i>	\$0	\$0	-50.0%		
<i>Commercial & Industrial</i>	\$19	\$23	21.4%		
<i>Commercial real estate</i>	\$49	\$54	9.4%		
Unused commitments	\$17	\$23	36.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$35	\$28	-20.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$32	-23.9%		
Cash & balances due	\$15	\$8	-47.3%		
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0			
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0			
Liabilities	\$232	\$223	-3.9%		
Deposits	\$209	\$195	-6.8%		
Total other borrowings	\$22	\$26	22.2%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$30	\$34	13.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.7%	13.5%	--		
Tier 1 risk based capital ratio	18.7%	18.6%	--		
Total risk based capital ratio	19.9%	19.9%	--		
Return on equity ¹	17.0%	10.8%	--		
Return on assets ¹	2.1%	1.4%	--		
Net interest margin ¹	4.2%	3.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.9%	28.7%	--		
Loss provision to net charge-offs (qtr)	563.6%	0.0%	--		
Net charge-offs to average loans and leases ¹	-0.8%	0.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2015	2016	2015	2016	
<i>Construction & development</i>	0.0%	22.6%	0.0%	0.0%	--
<i>Closed-end 1-4 family residential</i>	3.7%	3.7%	0.0%	0.3%	--
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%	--
<i>Commercial & Industrial</i>	0.4%	1.7%	0.0%	0.0%	--
<i>Commercial real estate</i>	6.0%	11.2%	0.0%	0.0%	--
<i>Total loans</i>	4.0%	9.5%	0.0%	0.0%	--