CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community First Bancshares, Inc. (UST Seq # 593)
Person to be contacted about this report: Victor Castro
Submission date: April 28, 2009

RSSD (for Bank Holding Companies): 0000126254
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 01479

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$ 322,751	$ 323,002	Data is compiled by downloading the average balance of all loans having a balance at any time during the month. The loan system's purpose code is used to identify loans as Consumer.	
b. Average Commercial Loans	$ 718,381	$ 718,939	Data is compiled by downloading the average balance of all loans having a balance at any time during the month. The loan system's purpose code is used to identify loans as Commercial	
c. Total Loans (sum of lines a and b)	$1,041,132	$1,041,941		

2. General Market Commentary (optional)

In the first quarter of 2009 First State Bank and its subsidiaries have originated 2,047 new loans totaling $115,879,508, renewed 397 loans for $57,177,524, and refinanced 578 loans for $21,134,386. The current strategy of the institution is to decrease exposure in identified weakening commercial sectors. Our loan origination efforts are currently focused on maintaining current loan levels as a whole but rearranging our portfolio mix. Due to the size of many commercial credits it is anticipated that loans balances will drop in the commercial portfolio as commercial loans mature and payoff. We are making efforts to replace these balances in the consumer portfolio. The largest challenge of this strategy is showing a continued increasing trend in the consumer portfolio due to the rapid amortizations associated with these credits versus the smaller loan balances that our being originated as true consumer credits .