CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First M&F Corporation
Person to be contacted about this report: Bobby Thompson
Submission date: 05/06/09

RSSD (for Bank Holding Companies): 0001095982
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 09361

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$239,207	$234,762	Includes 1-4 family real estate secured consumer loans, home equity loans, loans to individuals for consumer purposes, overdrafts, student loans held for sale and 1-4 family mortgages held for sale	
b. Average Commercial Loans	$941,647	$926,539	Includes all real estate secured construction loans, loans secured by commercial properties, loans to business entities and nonprofit organizations, agricultural loans and loans to municipalities	
c. Total Loans (sum of lines a and b)	$1,180,854	$1,161,301		

2. General Market Commentary (optional)