

CBB BANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3236640	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$179	\$148	-17.6%	
Loans	\$115	\$82	-29.2%	
Construction & development	\$5	\$3	-40.0%	
Closed-end 1-4 family residential	\$30	\$22	-25.1%	
Home equity	\$5	\$3	-35.2%	
Credit card	\$0	\$0		
Other consumer	\$3	\$1	-60.0%	
Commercial & Industrial	\$10	\$7	-27.7%	
Commercial real estate	\$55	\$39	-29.0%	
Unused commitments	\$7	\$4	-39.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$4	-42.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$7	-50.4%	
Cash & balances due	\$22	\$44	105.4%	
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	\$165	\$131	-20.5%	
Deposits	\$149	\$125	-16.3%	
Total other borrowings	\$15	\$5	-66.3%	
FHLB advances	\$15	\$5	-66.3%	
Equity				
Equity capital at quarter end	\$14	\$16	15.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	10.6%	--	
Tier 1 risk based capital ratio	11.0%	17.9%	--	
Total risk based capital ratio	12.2%	19.2%	--	
Return on equity ¹	-15.5%	44.8%	--	
Return on assets ¹	-1.2%	5.1%	--	
Net interest margin ¹	3.5%	5.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	32.4%	49.2%	--	
Loss provision to net charge-offs (qtr)	32.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.6%	1.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	15.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	9.4%	5.1%	0.2%	1.3%
Home equity	0.0%	1.9%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.1%	0.0%	1.5%	0.0%
Commercial & Industrial	5.1%	0.6%	1.4%	0.0%
Commercial real estate	6.3%	5.8%	0.4%	0.3%
Total loans	7.3%	4.3%	0.4%	0.5%