

PREMIER SERVICE BANK

	CPP Disbursement Date 02/20/2009	Cert 57059	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$156	\$141	-9.4%	
Loans	\$118	\$104	-11.9%	
Construction & development	\$9	\$10	0.7%	
Closed-end 1-4 family residential	\$10	\$8	-20.7%	
Home equity	\$1	\$0	-100.0%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-32.8%	
Commercial & Industrial	\$16	\$12	-22.7%	
Commercial real estate	\$77	\$70	-8.3%	
Unused commitments	\$12	\$7	-43.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-36.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$6	21.7%	
Cash & balances due	\$24	\$23	-5.0%	
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	\$143	\$131	-8.7%	
Deposits	\$123	\$112	-9.4%	
Total other borrowings	\$19	\$18	-5.3%	
FHLB advances	\$19	\$18	-5.3%	
Equity				
Equity capital at quarter end	\$13	\$11	-16.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.1%	7.2%	--	
Tier 1 risk based capital ratio	10.4%	9.5%	--	
Total risk based capital ratio	11.6%	10.8%	--	
Return on equity ¹	-21.4%	-29.5%	--	
Return on assets ¹	-1.8%	-2.3%	--	
Net interest margin ¹	4.8%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.1%	26.4%	--	
Loss provision to net charge-offs (qtr)	70.4%	54.2%	--	
Net charge-offs to average loans and leases ¹	4.6%	6.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	24.3%	17.1%	0.5%	0.0%
Closed-end 1-4 family residential	7.5%	16.1%	0.7%	6.9%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	13.2%	4.0%	6.6%	5.2%
Commercial real estate	3.8%	7.7%	0.3%	0.6%
Total loans	7.0%	8.6%	1.1%	1.6%