

CITY NATIONAL BANCSHARES CORPORATION

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 1048849	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$466	\$387	-17.0%	
Loans	\$277	\$245	-11.4%	
Construction & development	\$47	\$27	-42.1%	
Closed-end 1-4 family residential	\$27	\$26	-3.7%	
Home equity	\$1	\$1	-12.8%	
Credit card	\$0	\$0	-5.6%	
Other consumer	\$1	\$0	-36.5%	
Commercial & Industrial	\$35	\$26	-24.2%	
Commercial real estate	\$129	\$132	2.7%	
Unused commitments	\$40	\$28	-29.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$110	\$78	-29.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$49	\$26	-47.7%	
Cash & balances due	\$7	\$11	43.9%	
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	\$431	\$355	-17.5%	
Deposits	\$380	\$339	-11.0%	
Total other borrowings	\$40	\$10	-74.9%	
FHLB advances	\$40	\$10	-74.8%	
Equity				
Equity capital at quarter end	\$36	\$32	-10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	7.4%	--	
Tier 1 risk based capital ratio	10.6%	11.2%	--	
Total risk based capital ratio	13.4%	12.5%	--	
Return on equity ¹	-71.9%	-52.1%	--	
Return on assets ¹	-5.9%	-4.0%	--	
Net interest margin ¹	3.4%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.4%	27.8%	--	
Loss provision to net charge-offs (qtr)	193.2%	147.3%	--	
Net charge-offs to average loans and leases ¹	4.1%	4.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	12.3%	74.9%	2.9%	3.6%
Closed-end 1-4 family residential	8.5%	10.7%	0.0%	0.5%
Home equity	5.2%	0.0%	0.0%	0.0%
Credit card	0.0%	1.7%	4.3%	6.1%
Other consumer	1.1%	0.0%	0.0%	0.3%
Commercial & Industrial	4.2%	8.8%	3.9%	5.0%
Commercial real estate	5.5%	9.4%	0.1%	0.2%
Total loans	6.5%	15.6%	1.0%	1.2%