

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	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$331	\$285	-13.8%	
Loans	\$175	\$165	-5.5%	
Construction & development	\$11	\$5	-53.4%	
Closed-end 1-4 family residential	\$22	\$19	-14.7%	
Home equity	\$1	\$1	43.1%	
Credit card	\$0	\$0	41.7%	
Other consumer	\$0	\$0	265.6%	
Commercial & Industrial	\$17	\$20	22.7%	
Commercial real estate	\$108	\$106	-1.9%	
Unused commitments	\$22	\$14	-36.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$70	\$59	-15.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$32	\$34	4.1%	
Cash & balances due	\$48	\$20	-57.5%	
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	\$308	\$277	-10.2%	
Deposits	\$296	\$265	-10.3%	
Total other borrowings	\$10	\$10	0.0%	
FHLB advances	\$10	\$10	0.0%	
Equity				
Equity capital at quarter end	\$22	\$8	-63.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	4.8%	--	
Tier 1 risk based capital ratio	10.8%	7.4%	--	
Total risk based capital ratio	12.1%	8.7%	--	
Return on equity ¹	-46.6%	-69.0%	--	
Return on assets ¹	-3.3%	-2.2%	--	
Net interest margin ¹	2.6%	2.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	25.5%	31.8%	--	
Loss provision to net charge-offs (qtr)	-52.7%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.5%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	98.1%	88.6%	6.1%	0.0%
Closed-end 1-4 family residential	7.8%	8.5%	0.5%	0.5%
Home equity	19.9%	7.3%	0.0%	0.0%
Credit card	0.3%	1.5%	0.0%	3.1%
Other consumer	0.0%	0.3%	0.0%	0.7%
Commercial & Industrial	27.5%	10.6%	0.5%	0.0%
Commercial real estate	16.5%	17.3%	0.2%	0.0%
Total loans	21.9%	17.4%	0.6%	0.1%