

**BNB FINANCIAL SERVICES CORPORATION**

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 1398973	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$316	\$393	24.5%	
Loans	\$260	\$300	15.3%	
<i>Construction &amp; development</i>	\$0	\$0		
<i>Closed-end 1-4 family residential</i>	\$22	\$15	-31.1%	
<i>Home equity</i>	\$1	\$2	54.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0		
<i>Commercial &amp; Industrial</i>	\$22	\$15	-33.5%	
<i>Commercial real estate</i>	\$210	\$262	25.1%	
Unused commitments	\$53	\$16	-70.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-14.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$29	\$51	77.6%	
Cash & balances due	\$16	\$25	55.3%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$279	\$354	26.8%	
Deposits	\$271	\$348	28.3%	
Total other borrowings	\$4	\$2	-62.8%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$37	\$39	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$6	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.5%	10.0%	--	
Tier 1 risk based capital ratio	13.5%	12.7%	--	
Total risk based capital ratio	14.3%	14.0%	--	
Return on equity <sup>1</sup>	-9.5%	0.4%	--	
Return on assets <sup>1</sup>	-1.1%	0.0%	--	
Net interest margin <sup>1</sup>	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	12.6%	22.8%	--	
Loss provision to net charge-offs (qtr)	107.4%	851.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.1%	0.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	6.4%	13.6%	1.9%	0.2%
<i>Home equity</i>	0.0%	2.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	7.6%	18.4%	1.2%	0.5%
<i>Commercial real estate</i>	6.5%	11.1%	0.4%	0.0%
<i>Total loans</i>	6.4%	11.3%	0.6%	0.1%