

CB HOLDING CORP.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 3184901	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$164	\$211	28.1%	
Loans	\$121	\$163	34.4%	
Construction & development	\$49	\$42	-14.2%	
Closed-end 1-4 family residential	\$3	\$4	65.2%	
Home equity	\$0	\$0	-1.8%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	71.6%	
Commercial & Industrial	\$34	\$52	52.0%	
Commercial real estate	\$13	\$27	100.1%	
Unused commitments	\$40	\$29	-28.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$16	41.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$20	-5.6%	
Cash & balances due	\$2	\$3	40.1%	
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	\$150	\$189	26.1%	
Deposits	\$132	\$160	20.8%	
Total other borrowings	\$13	\$28	106.2%	
FHLB advances	\$11	\$18	61.4%	
Equity				
Equity capital at quarter end	\$14	\$21	49.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.9%	--	
Tier 1 risk based capital ratio	10.2%	11.7%	--	
Total risk based capital ratio	11.1%	12.9%	--	
Return on equity ¹	7.0%	15.2%	--	
Return on assets ¹	0.6%	1.4%	--	
Net interest margin ¹	4.1%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	464.6%	306.9%	--	
Loss provision to net charge-offs (qtr)	403.9%	382.8%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	1.7%	0.1%	0.0%
Closed-end 1-4 family residential	4.5%	0.3%	0.0%	0.0%
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%	0.9%	0.9%
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%
Commercial real estate	1.2%	0.0%	0.0%	0.0%
Total loans	0.2%	0.5%	0.1%	0.0%