

CBB BANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3236640	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$114	\$115	1.0%	
Loans	\$80	\$75	-6.1%	
<i>Construction & development</i>	\$12	\$9	-23.0%	
<i>Closed-end 1-4 family residential</i>	\$19	\$19	-1.4%	
<i>Home equity</i>	\$3	\$3	16.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-33.3%	
<i>Commercial & Industrial</i>	\$9	\$6	-29.2%	
<i>Commercial real estate</i>	\$32	\$32	0.8%	
Unused commitments	\$7	\$6	-21.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$4	-63.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$12	-1.2%	
Cash & balances due	\$2	\$11	454.1%	
Residential mortgage originations				
<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		
Liabilities	\$102	\$102	0.6%	
Deposits	\$91	\$92	0.9%	
Total other borrowings	\$10	\$10	0.0%	
FHLB advances	\$10	\$10	0.0%	
Equity				
Equity capital at quarter end	\$12	\$12	3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	10.7%	--	
Tier 1 risk based capital ratio	13.3%	14.1%	--	
Total risk based capital ratio	14.6%	15.3%	--	
Return on equity ¹	-20.0%	-46.3%	--	
Return on assets ¹	-2.1%	-5.0%	--	
Net interest margin ¹	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.4%	25.6%	--	
Loss provision to net charge-offs (qtr)	141.8%	116.1%	--	
Net charge-offs to average loans and leases ¹	3.0%	9.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.4%	34.6%	2.1%	12.0%
<i>Closed-end 1-4 family residential</i>	8.2%	12.1%	1.3%	0.7%
<i>Home equity</i>	0.0%	0.0%	1.6%	1.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	4.2%	1.2%	2.5%
<i>Commercial & Industrial</i>	0.2%	0.3%	0.8%	4.0%
<i>Commercial real estate</i>	1.2%	1.9%	0.0%	0.6%
<i>Total loans</i>	4.0%	8.7%	0.8%	2.5%