

CENTRAL COMMUNITY CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1832048	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$993	\$988	-0.5%	
Loans	\$675	\$646	-4.2%	
Construction & development	\$140	\$134	-4.4%	
Closed-end 1-4 family residential	\$45	\$47	4.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$23	\$23	-1.6%	
Commercial & Industrial	\$109	\$113	3.8%	
Commercial real estate	\$268	\$216	-19.2%	
Unused commitments	\$94	\$73	-22.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$150	\$145	-3.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$79	\$118	48.5%	
Cash & balances due	\$41	\$36	-11.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$7		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$7		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$905	\$879	-2.9%	
Deposits	\$792	\$789	-0.3%	
Total other borrowings	\$110	\$86	-21.2%	
FHLB advances	\$72	\$69	-4.2%	
Equity				
Equity capital at quarter end	\$88	\$109	24.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	9.9%	--	
Tier 1 risk based capital ratio	11.0%	13.2%	--	
Total risk based capital ratio	12.3%	14.4%	--	
Return on equity ¹	7.7%	5.2%	--	
Return on assets ¹	0.7%	0.6%	--	
Net interest margin ¹	4.2%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	127.8%	45.4%	--	
Loss provision to net charge-offs (qtr)	12.7%	460.0%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	3.4%	12.6%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.2%	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%	0.1%	0.2%	0.1%
Commercial & Industrial	1.4%	1.3%	1.7%	0.3%
Commercial real estate	0.5%	2.5%	0.0%	0.0%
Total loans	1.1%	4.5%	0.3%	0.1%