

CENTURY FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3632756	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$469	\$499	6.5%	
Loans	\$338	\$320	-5.6%	
<i>Construction & development</i>	\$87	\$56	-36.3%	
<i>Closed-end 1-4 family residential</i>	\$49	\$47	-4.4%	
<i>Home equity</i>	\$21	\$22	2.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	-7.4%	
<i>Commercial & Industrial</i>	\$86	\$88	2.9%	
<i>Commercial real estate</i>	\$89	\$102	14.6%	
Unused commitments	\$103	\$79	-23.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$55	\$83	51.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$50	\$38	-24.5%	
Cash & balances due	\$9	\$29	236.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9	\$18	103.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$8	\$18	109.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$424	\$443	4.7%	
Deposits	\$332	\$390	17.4%	
Total other borrowings	\$88	\$51	-42.5%	
FHLB advances	\$83	\$36	-57.1%	
Equity				
Equity capital at quarter end	\$45	\$56	23.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$8	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	11.3%	--	
Tier 1 risk based capital ratio	12.0%	15.0%	--	
Total risk based capital ratio	13.2%	16.2%	--	
Return on equity ¹	10.6%	8.6%	--	
Return on assets ¹	1.0%	1.0%	--	
Net interest margin ¹	4.5%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	47.0%	37.8%	--	
Loss provision to net charge-offs (qtr)	392.3%	18.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	3.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.9%	18.2%	0.0%	3.7%
<i>Closed-end 1-4 family residential</i>	0.0%	0.8%	0.0%	0.0%
<i>Home equity</i>	0.7%	0.2%	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 & Industrial</i>	0.1%	1.2%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	2.9%	3.6%	0.1%	0.8%