

**COMMUNITY PRIDE BANK CORPORATION**

	CPP Disbursement Date 11/13/2009	RSSD (Holding Company) 2900083	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>	\$98	\$103	5.7%	
Loans	\$85	\$81	-4.8%	
<i>Construction &amp; development</i>	\$16	\$7	-55.3%	
<i>Closed-end 1-4 family residential</i>	\$7	\$9	24.4%	
<i>Home equity</i>	\$8	\$7	-12.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-19.6%	
<i>Commercial &amp; Industrial</i>	\$21	\$21	1.9%	
<i>Commercial real estate</i>	\$31	\$34	9.4%	
Unused commitments	\$13	\$9	-28.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$8	26.0%	
Cash & balances due	\$3	\$10	223.7%	
<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>	\$89	\$94	5.2%	
Deposits	\$79	\$86	9.4%	
Total other borrowings	\$9	\$6	-29.8%	
FHLB advances	\$9	\$6	-29.8%	
<b>Equity</b>				
Equity capital at quarter end	\$9	\$10	10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$2	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.7%	9.2%	--	
Tier 1 risk based capital ratio	9.5%	11.0%	--	
Total risk based capital ratio	10.7%	12.2%	--	
Return on equity <sup>1</sup>	-2.4%	-6.4%	--	
Return on assets <sup>1</sup>	-0.2%	-0.6%	--	
Net interest margin <sup>1</sup>	3.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.7%	92.1%	--	
Loss provision to net charge-offs (qtr)	50.9%	59.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.3%	4.9%	--	
<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>	16.7%	8.6%	1.6%	11.4%
<i>Closed-end 1-4 family residential</i>	4.5%	1.8%	0.5%	0.5%
<i>Home equity</i>	0.0%	0.0%	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%	1.4%
<i>Commercial &amp; Industrial</i>	3.7%	2.2%	0.2%	0.0%
<i>Commercial real estate</i>	2.0%	0.9%	1.8%	0.0%
<i>Total loans</i>	5.1%	1.9%	1.1%	1.2%