

CSAB HOLDINGS, LLC

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3347386	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$140	\$161	15.6%	
Loans	\$101	\$118	16.9%	
Construction & development	\$21	\$28	36.6%	
Closed-end 1-4 family residential	\$16	\$19	19.6%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$18	\$19	8.6%	
Commercial & Industrial	\$25	\$27	6.9%	
Commercial real estate	\$21	\$23	14.1%	
Unused commitments	\$25	\$10	-61.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$8	-2.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$1	-86.5%	
Cash & balances due	\$10	\$27	169.8%	
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	\$124	\$142	15.0%	
Deposits	\$123	\$142	14.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$16	\$19	20.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.5%	--	
Tier 1 risk based capital ratio	13.0%	14.6%	--	
Total risk based capital ratio	14.1%	15.7%	--	
Return on equity ¹	-7.9%	-1.1%	--	
Return on assets ¹	-0.9%	-0.1%	--	
Net interest margin ¹	3.2%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	554.1%	436.3%	--	
Loss provision to net charge-offs (qtr)	409.1%	142.9%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.3%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	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	1.2%	0.1%	0.0%	0.2%
Commercial & Industrial	0.0%	1.0%	0.1%	0.4%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.2%	0.3%	0.1%	0.1%