

FNB BANCORP

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3047743	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$661	\$708	7.2%	
Loans	\$505	\$504	-0.2%	
<i>Construction & development</i>	\$66	\$47	-28.1%	
<i>Closed-end 1-4 family residential</i>	\$24	\$23	-2.0%	
<i>Home equity</i>	\$29	\$31	8.7%	
<i>Credit card</i>	\$1	\$1	17.3%	
<i>Other consumer</i>	\$2	\$1	-26.1%	
<i>Commercial & Industrial</i>	\$75	\$66	-11.8%	
<i>Commercial real estate</i>	\$243	\$269	10.4%	
Unused commitments	\$113	\$88	-22.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$22	57.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$85	\$75	-12.0%	
Cash & balances due	\$15	\$63	322.8%	
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	\$593	\$630	6.2%	
Deposits	\$501	\$599	19.6%	
Total other borrowings	\$86	\$25	-71.0%	
FHLB advances	\$86	\$25	-71.0%	
Equity				
Equity capital at quarter end	\$68	\$79	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	10.7%	--	
Tier 1 risk based capital ratio	10.7%	13.0%	--	
Total risk based capital ratio	11.8%	14.2%	--	
Return on equity ¹	5.8%	2.7%	--	
Return on assets ¹	0.6%	0.3%	--	
Net interest margin ¹	4.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.2%	38.4%	--	
Loss provision to net charge-offs (qtr)	354.0%	181.8%	--	
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
<i>Construction & development</i>	12.1%	27.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	5.9%	9.4%	0.0%	1.4%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.6%
<i>Credit card</i>	0.0%	0.0%	0.2%	0.8%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.4%	1.7%	0.7%	0.0%
<i>Commercial real estate</i>	0.4%	1.1%	0.0%	0.0%
<i>Total loans</i>	2.8%	5.1%	0.1%	0.1%