

PREMIER SERVICE BANK

	CPP Disbursement Date 02/20/2009	Cert 57059	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$151	\$164	8.2%	
Loans	\$126	\$129	2.3%	
<i>Construction & development</i>	\$21	\$13	-39.9%	
<i>Closed-end 1-4 family residential</i>	\$7	\$10	35.8%	
<i>Home equity</i>	\$0	\$1	1092.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-18.7%	
<i>Commercial & Industrial</i>	\$17	\$17	0.2%	
<i>Commercial real estate</i>	\$74	\$81	10.3%	
Unused commitments	\$17	\$20	16.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-24.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$6	-26.9%	
Cash & balances due	\$5	\$19	298.1%	
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	\$138	\$147	6.7%	
Deposits	\$111	\$127	14.7%	
Total other borrowings	\$27	\$20	-25.7%	
FHLB advances	\$27	\$20	-25.7%	
Equity				
Equity capital at quarter end	\$13	\$16	24.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.8%	--	
Tier 1 risk based capital ratio	9.7%	11.8%	--	
Total risk based capital ratio	10.9%	13.1%	--	
Return on equity ¹	-6.8%	-15.5%	--	
Return on assets ¹	-0.6%	-1.6%	--	
Net interest margin ¹	5.1%	5.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.3%	37.6%	--	
Loss provision to net charge-offs (qtr)	82.2%	299.1%	--	
Net charge-offs to average loans and leases ¹	2.3%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	13.6%	10.3%	3.6%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	13.6%	0.0%	0.0%
<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%	0.0%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	3.0%	0.0%	0.4%
<i>Total loans</i>	2.3%	3.9%	0.6%	0.3%