

PRINCETON NATIONAL BANCORP, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1207600	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,095	\$1,032	-5.8%	
Loans	\$710	\$632	-11.0%	
<i>Construction & development</i>	\$93	\$60	-35.9%	
<i>Closed-end 1-4 family residential</i>	\$128	\$109	-14.8%	
<i>Home equity</i>	\$31	\$27	-10.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$13	\$4	-64.4%	
<i>Commercial & Industrial</i>	\$54	\$46	-15.3%	
<i>Commercial real estate</i>	\$235	\$233	-1.0%	
Unused commitments	\$118	\$97	-18.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$106	\$134	26.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$155	\$127	-17.6%	
Cash & balances due	\$44	\$63	44.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$51	\$34	-32.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$46	\$34	-26.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,015	\$983	-3.2%	
Deposits	\$963	\$917	-4.7%	
Total other borrowings	\$47	\$60	28.5%	
FHLB advances	\$9	\$5	-44.4%	
Equity				
Equity capital at quarter end	\$80	\$49	-38.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.4%	3.9%	--	
Tier 1 risk based capital ratio	9.0%	5.9%	--	
Total risk based capital ratio	10.3%	7.2%	--	
Return on equity ¹	-69.4%	-107.4%	--	
Return on assets ¹	-5.7%	-5.8%	--	
Net interest margin ¹	4.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.9%	23.2%	--	
Loss provision to net charge-offs (qtr)	169.5%	144.6%	--	
Net charge-offs to average loans and leases ¹	8.9%	7.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	39.8%	63.6%	9.2%	8.6%
<i>Closed-end 1-4 family residential</i>	7.1%	8.3%	1.7%	0.6%
<i>Home equity</i>	1.5%	1.7%	2.2%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	3.0%	0.6%	1.5%
<i>Commercial & Industrial</i>	3.8%	4.1%	1.6%	2.3%
<i>Commercial real estate</i>	12.3%	15.7%	0.4%	1.7%
<i>Total loans</i>	11.7%	14.8%	2.2%	1.9%