

BNB FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 1398973	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$357	\$333	-6.8%	
Loans	\$260	\$218	-16.2%	
Construction & development	\$1	\$6	608.3%	
Closed-end 1-4 family residential	\$15	\$9	-40.2%	
Home equity	\$1	\$1	-19.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$9	\$7	-26.4%	
Commercial real estate	\$217	\$181	-16.6%	
Unused commitments	\$3	\$2	-17.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$27	20.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$43	-2.8%	
Cash & balances due	\$18	\$37	110.8%	
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	\$314	\$291	-7.3%	
Deposits	\$305	\$282	-7.6%	
Total other borrowings	\$4	\$3	-30.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$43	\$42	-3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.3%	11.5%	--	
Tier 1 risk based capital ratio	17.0%	18.9%	--	
Total risk based capital ratio	18.2%	20.1%	--	
Return on equity ¹	-2.9%	2.1%	--	
Return on assets ¹	-0.3%	0.3%	--	
Net interest margin ¹	2.7%	2.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	20.2%	26.2%	--	
Loss provision to net charge-offs (qtr)	53.9%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	15.7%	26.8%	2.6%	1.0%
Home equity	12.9%	0.0%	10.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	28.1%	38.7%	1.6%	0.1%
Commercial real estate	10.1%	7.1%	0.1%	0.2%
Total loans	11.5%	8.5%	0.3%	0.2%